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DR DUNCAN OF RUTHWELL

HENRY DUNCAN, D.D.

DR DUNCAN OF RUTHWELL

FOUNDER OF SAVINGS BANKS

BY

HIS GREAT GRAND-DAUGHTER

SOPHY HALL

OLIPHANT, ANDERSON & FERRIER
EDINBURGH AND LONDON
1910

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To

MY HUSBAND

JOHN RICHARD HALL

1163353

"Even if we were to combine Pope's Man of Ross and Goldsmith's Country Clergyman into one, we would still have to search for a third person, learned and able in authorship, to complete a parallel picture."

Article on Dr Duncan in
Chambers's "Eminent Scotsmen."

PREFACE

Before allowing this small tribute to my great-grandfather's memory to appear, I should like to express my pleasure in being able to publish it through Messrs Oliphant, Anderson & Ferrier of Edinburgh, who have been so long and so closely associated with my family. More than a hundred years ago this firm published the first of the many books entrusted to them by Dr Duncan. His life, written by his son, the Rev. George John Duncan, was also issued by them; and now, after a gap of one generation, this small sketch of mine once more brings the same family into relations with this house.

My particular thanks are due to Mr Alexander Cargill, Manager of the Edinburgh Savings Bank, for his interest in my great-grandfather's memory. Nearly two years ago I wrote to Mr Cargill to find out whether there had been any memorial to commemorate

Dr Duncan's work in Edinburgh. In his courteous reply he said, "I am sorry to say that there is neither stone nor statue, or indeed a memorial of any kind, erected to his memory, although I should have rejoiced, along with several others interested in Savings Banks, to see in the capital city a memorial to such a great and good man." Himself an enthusiast on the subject of thrift, Mr Cargill has spared neither pains nor trouble in connection with the Centenary of Scottish Savings Banks, to be celebrated in Edinburgh this year.

Dumfries, the county of Dr Duncan's adoption, is rich in memorials of him. In the town the Savings Bank itself is dedicated to his memory, and his statue is in front, holding a scroll. This important building, as it now is, was once represented by a single room in Chapel Street, Dumfries; "the counter or telling table consisted of two planks placed over a couple of barrels, lighted by dip candles." In his own parish an obelisk marks the scene of his many labours. The beautiful Runic cross he

rescued from destruction stands in the parish church.

Throughout his long and fruitful life, Dr Duncan laboured to make the people thrifty and independent. His great conception, the creation of Savings Banks, has proved a national blessing. He wished for no recognition; he asked for no recompense. His text was, "I must work the works of Him that sent me while it is day; the night cometh when no man can work."

SOPHY HALL.

London, *January* 1910.

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DR DUNCAN OF RUTHWELL

CHAPTER I

BIRTH—EDUCATION—ORDINATION—MARRIAGE—RUTHWELL VOLUNTEERS—VISIT OF THE *SOCIETY OF FRIENDS*

In the year 1774, on the eve of the outbreak of the American War, in the peaceful little village of Lochrutton in Kirkcudbright, far away from the struggles and strife of the outside world, Henry Duncan was born. The following pages, if I can trust myself to write them, will tell his story. A story of industry, philanthropy, and courage. A story of a keen observer of the economic conditions of the day, who made use of that knowledge with practical effect. A story of a fearless fighter in the cause of his religion, and a lifelong champion of the poor. A disciple of Adam Smith, Henry Duncan came into the world just two years before the publication of *The Wealth of Nations*. He was the third son of the Rev. George Duncan of Lochrutton, and his grandfather

was also minister of that parish. His mother was a daughter of Mr William M'Murdo, J.P., of Dumfries, and a near relation of the John M'Murdo who so warmly befriended the poet Burns during his many vicissitudes. It was during a visit to him that the poet wrote on a pane of glass in his home :—

> "Blest be M'Murdo to his latest day!
> No envious cloud o'ercast his evening ray;
> No wrinkle furrowed by the hand of care,
> Nor ever sorrow add one silver hair!
> O, may no son the father's honour stain,
> Nor ever daughter give the mother pain!"

and it was to his two daughters, Jean and Phyllis, that two of Burns's most charming songs were composed—*Bonnie Jean* and *Adown winding Nith.* Henry Duncan was descended, on both sides of his family, from a clerical ancestry which went back to the time of the Covenanters, and the story of their struggles and persecutions absorbed his boyish imagination.

He had no ambition to excel at games. He found many other pursuits which were more congenial to him. The loch from which the parish derives its name was close to the manse; there were woods to explore and hills to climb, and he strengthened

his young limbs by many adventures in the woodlands and hillsides. He took up his pen at an early age and wrote Latin verses. Though he was an imaginative boy, he had a very strong practical vein as well, and he loved modelling and mechanical work of all kinds.

To give an illustration of his ingenuity, there is a story told about his boyhood which shows his capabilities for working out and developing his own ideas. A friend had given him a Virginian nightingale. He overloaded the little bird with kindness, as is the wont of boys with their pets, and it died. This was a great grief to him. The tiny feathered body was buried with great pomp, and given a grave out of all proportion to its size—quite a mausoleum in fact! A small building of bricks and mortar was built close to a little stream near the church. Upon the lower part of the front touching the water he carved the face of a man bowed down with grief. The eyes were bored with holes, so that the gentle little stream fed them from behind with an endless flow of tears which trickled down the stone face. Not content with this fountain of affliction he constructed a channel at the back, which,

with the constant lapping of the water against it, gave a moaning sound like someone in the depth of grief. Upon a stone overhead appeared the following verses of his own composition :—

> "Stay, traveller : if a tale of real woe
> To gentle pity e'er subdued thy breast,
> O stay ! and whilst my tears do ever flow,
> Let not thy rising sorrow be supprest.
>
> For, ere mature her youthful blossom glow'd,
> Stern death did lovely Philomel destroy :
> No more her pleasing plaints, which sweetly flowed,
> Shall melt to love, or animate to joy."

The first fourteen years of his life were spent at home in the somewhat stern atmosphere of his father's manse, among the simple virtuous folk from whom he sprang. His education, together with that of several of his brothers, was conducted by a tutor, and it was only in the winter of 1788 that he was sent to St Andrews University. It was common in Scotland at that time to begin a University career at a very early age. The great Dr Chalmers was only eleven and a half when he began his studies there. There is nothing that throws any interesting light upon Henry's life at this time. He was always industrious, fond of books

REV. GEORGE DUNCAN OF LOCHRUTTON
(DR DUNCAN'S FATHER)

and of study, and he worked hard and conscientiously, devoting himself principally to logic and the classics. No special aptitude for the ministry appears to have shown itself in those early years, and his father very wisely left him to choose his own profession. A near relative, Dr Currie,[1] the biographer of Burns, and a friend and correspondent of Mr Creevy, suggested to his father that, as there was a vacancy in the offices of Messrs Heywood of Liverpool, he should avail himself of the chance of beginning a business career. This appeared to be specially opportune for the young student—two of his brothers being already in business in Liverpool—and Dr Currie, moreover, promised to take him under his wing. After a short interval spent at home he was launched into the world. His journey, as was usual at that time, was made by sea in one of the little vessels trading between the Mersey and the Nith. On leaving his father's house the homesick boy composed a poem in the then fashionable style of *Ossian,* which shows a great deal of literary taste: ". . . Farewell, friends

[1] Dr Currie's work in advancing the use of the thermometer in fevers is well known.

of my heart! I will soon return with the voice of gladness. The sails opened their white breasts to the western breeze. I departed, and the red eyes of grief were upon me, till I could be seen no more. The blue hills of my youth vanished slowly, like the mists of the morning before the hot beams of the sun. O Caledonia! I go to dwell with the bold sons of the sea. . . ."

These poetic tendencies do not seem a good introduction to the mercantile life he was so shortly to begin. While living in Liverpool his respites from daybooks and ledgers were spent in intellectual pursuits. He was one of the chief organisers of a debating society where the subjects of the day were freely discussed, and where he would plunge into the arguments with all the warmth and heat of ardent youth. A pamphlet on Socinianism, which was widely read, was his composition—a curious subject to have attracted a boy of seventeen. His youthful faith was seriously shaken at this period of his life, and the future Moderator of the Church of Scotland found himself on the verge of a complete loss of belief. It was only some time later, when he had the leisure to seriously pursue both sides of

the subject, that he became finally convinced of the faith of his fathers, or, to put it into his own words, "passed from death unto life."

His labours at the bank required the minutest attention and accuracy. Long hours spent in the counting-house were irksome to him. The appointment suited neither his inclinations nor his tastes. In a short time the life began to prove very distasteful to him, and he developed a decided disposition towards study and literature. Dr Currie, who had been watching his progress carefully, was disappointed with his business progress. He wrote to Henry's father to say he was "pained" to observe a certain carelessness in matters of business, and that he showed "a distressing want of ambition." Following closely upon this letter was one from Henry himself to his father in which he says, with regard to his duties at the bank: "I have no actual dislike to it, but I do not feel interested enough in the business to derive any pleasure from it, and to discharge my duties as I ought to do. . . . Besides, the continual cares and anxieties which a mercantile life is exposed to, would be to me by no means compensated by whatever fortune I might

in a length of years amass. . . . I feel that I could return to my studies with tenfold ardour; indeed I feel within myself a great desire for knowledge." He suggested the ministry as a more congenial career, and went so far as to enclose a specimen sermon for his father to judge of his capabilities. It would appear, however, that it was from no real love of the Church of his fathers that he proposed to take this step, but rather as an easy way of leading a literary life and following congenial pursuits of that nature. His biographer and son, the Rev. George John Duncan, says: "The signs of conversion in his case are not to be looked for in the earlier stages of his history; and in choosing the clerical life there seems to have been nothing spiritual even mingled with his motives." Yet later on we find him, when those shadows of mental doubt had passed away, a deeply attached minister of the Church of Scotland—its doctrines, its devotions, its discipline, its struggles. He ever afterwards loved it with a deep and passionate devotion—the devotion that made him sacrifice all worldly advantages for his faith at the Disruption. Having gained his father's consent, he made up his mind to

MRS DUNCAN, *née* ANNE M'MURDO
(DR DUNCAN'S MOTHER)

leave Liverpool. No doubt the three years he spent there were not wasted, for the insight into matters of finance which he then acquired enabled him to place on a practical basis, from the start, his future scheme for Savings Banks.

We next meet with Henry Duncan at the Edinburgh University, where his clerical education began. He attended the lectures of the celebrated Dugald Stewart on Moral Philosophy, the lectures which are described by Lord Cockburn in his *Memorials* as being "like the opening of the Heavens. I felt that I had a soul. His noble views, unfolded in glorious sentences, elevated me into a higher world."

From the time that Dugald Stewart was presented to the Chair of Moral Philosophy, his position and influence, as a lecturer and tutor over that brilliant band of young men then rising into fame, was nothing short of marvellous. There is not a memoir of that time in which his name does not shine forth with peculiar radiance. Lord John Russell, one of his old pupils, addressed these verses to him:—

> "To distant orbs a guide amid the night,
> To nearer worlds a source of life and light,

Each sun, resplendent on its proper throne,
Gilds other systems and supports its own.

Thus we see Stewart, on his fame reclined,
Enlighten all the Universe of mind;
To some for wonder, some for joy appear,
Admired when distant, and beloved when near."

Before leaving the name of Dugald Stewart I must say a word about his remarkable wife. Her husband had the highest possible opinion of the intellect of this gifted, charming woman, and so much did he rely on her taste and judgment, that he never finished any of his works without first submitting them to her. Though he knew she did not understand many difficult points of his philosophy as well as he did, yet "she helped him to illustrate it by a play of fancy and feeling which could only come from a woman's mind." Mrs Stewart was the "Ivy" to whom the first Lord Dudley, who was Minister for Foreign Affairs in 1827, addressed so many of his interesting letters, from the time when he was Dugald Stewart's pupil in Edinburgh until 1832.[1] Though none of her replies to him are published, his letters show what a remarkable appreciation he must have had of her qualities of mind. Lord Dudley's

[1] Letters to "Ivy" from the first Lord Dudley.

own description of her to a friend is, "She has as much knowledge, understanding, and wit as would set up three foreign ladies as first-rate talkers in their respective drawing-rooms, but she is almost as desirous to conceal as they are to display their talents." She was a great friend of Mr Duncan's also, and they frequently corresponded with each other, and kept up in after life their friendship formed at Edinburgh.

Dugald Stewart was the very embodiment of intellectual Edinburgh—the Edinburgh of Scott and Jeffrey, of Francis Horner, of Leyden, of Brougham, of Sydney Smith, and many others whose names have since become illustrious in literature and law—the Edinburgh that from the close of the eighteenth century to the peace of 1815 held its unrivalled own as a brilliant intellectual centre. English parents frequently sent their sons to be educated there in preference to the southern universities, and the town, from its exceptional social and educational advantages, became much sought after as a residence. Leyden, the great Oriental scholar, William Gillespie, and Robert Lundie were our student's special friends. For Leyden he had an enthusiastic admiration. He

was born at Denholm in Roxburghshire, on the banks of the River Teviot, and was of lowly birth. He began his education at a small school in the neighbourhood, and with the help of the minister studied Latin. He grew up to be passionately fond of his own country and of his native literature, and he contributed, among other things, to the Border Minstrelsy. Joining the Edinburgh University in 1790, he astonished every one by his knowledge on almost every subject. "There is no walk in life, depending on ability, where Leyden could not have shone," says a contemporary. He had a good memory, and was a remarkable linguist. It was said that he knew "only seventy languages," and this knowledge enabled him to obtain an appointment in India, where he deciphered inscriptions that had previously puzzled all other Oriental scholars. His enthusiasm for his work was in a way the cause of his death. Poring over some old manuscripts in a library at Batavia in foul damp air, oblivious of everything except the engrossing work he loved, he got a chill, contracted fever, and died at the early age of thirty-six.

"Scenes sung by him who sings no more,
His bright and brief career is o'er,
And mute his tuneful strains;
Quench'd is his lamp of varied lore,
That loved the light of song to pour;
A distant and a deadly shore
Has Leyden's cold remains!"

Scott wrote these lines three years after Leyden's death. Mr Duncan and Mr Lundie were the means of rescuing his documents from the archives of the India Office, and exerted themselves to obtain a substantial price for them for the benefit of his family.

Two sessions at Edinburgh were quickly brought to a close. The two following years were spent at Glasgow University.

The year 1797 found him again at Edinburgh, where he joined the celebrated *Speculative Society,* "an institution which has trained more men to public-speaking talent and liberal thought than all other private institutions in Scotland." It numbered among its members most of the distinguished men who made Edinburgh famous. Brougham, Francis Horner, and Lord Henry Petty, afterwards Lord Lansdowne, were the men with whom he came into closest companionship, and he carried on a correspondence with Brougham until a few years before his

death. This cultivated society could scarcely fail to inspire and interest him, and he entered with zeal into the intellectual contests for which it was famous. The French Revolution made the history of nations, the politics of the past and present, the subjects of constant and eager discussion.

After the usual course of examination as a divinity student, he was admitted by the Presbytery of Dumfries as a probationer of the Church of Scotland. No living was then available for him, and he became, like so many of his cloth, tutor to the sons of Colonel Erskine of Mar during his absence abroad, and lived with his pupils at his house, Dalhonzie, near Crieff. The parishes of Lochmaben and Ruthwell became simultaneously vacant. Lord Mansfield, in whose gift they were, very kindly gave him the choice of the two parishes. The former, from a pecuniary point of view, was far the most valuable, but he chose the latter because he thought he would have greater opportunities for pursuing and cultivating his literary tastes. The yearly stipend at Ruthwell was then less than £100 a year, though it was afterwards considerably augmented. Mr Duncan was ordained by the Presbytery of Annan

in September 1799, at the age of twenty-five. He seems at this time, in the bloom of his early manhood, to have been an agreeable, clever companion, and in every relation with his fellows he was kind and thoughtful. There could not be a more attached friend. His personal appearance was manly and striking. He had a mass of curly brown hair, a fine broad forehead, and thoughtful, penetrating eyes, and a singular sweetness of expression.

The village of Ruthwell, which for forty-seven years was hallowed and gladdened by his presence, is nearly midway between Dumfries and Annan, and commands from nearly every point beautiful views of the Solway. Far away in the distance the purply grey of the Galloway mountains appears, while the majestic Criffel towers in the foreground. The effect of the sea beyond the vast smooth sands of the Solway is like a thin line of blue. The colour of the sands is soft and fawn-like, except where the sun touches it and warms it up into gold. Pity the poor author who complains of the vastness of it and calls it—"naked, flat, and unrelieved . . ." Stretched out in the warm June sunlight, that large, smooth,

plain sheet of wonderful unbroken sand has a charm and dignity entirely its own. It is "unrelieved"!—but who would alter a grain of those endless sands?

The village is long and straggling; the low, whitewashed cottages stand in straight rows on either side of the main street, but not in a long, unbroken line, as in so many Scotch villages, but sweetly grouped together along the broad highway. One or two, and then a space; three or four, and then a tree. The gardens of many of them have their little patch in front gay with flowers; and the gleaming whiteness of those whitewashed cottages gives the effect in the distance of linen stretched to dry upon a hedge.

He entered upon his parish duties full of life, full of ambition, eager to be up and doing. The "ambition" whose absence Dr Currie deplored was to find vent in a nobler way than by making money. He was to have endless scope for his benevolence. The young minister found plenty to do—for not only was the parish very poor, but it had been in a measure neglected through the long illness of his predecessor. The condition of the people was often deplorable. Under the most favour-

able conditions the men's wages seldom exceeded eight or nine shillings a week, and this was not by any means certain. The agricultural depression prevented farmers from being able to employ the same number of labourers as formerly, or even employing them regularly from week to week. A series of bad harvests had raised the price of provisions, and he was faced on all sides by poverty and want. Famine was imminent. He could not live side by side with such suffering without doing something to avert it, and active steps had to be taken at once.

Accordingly he ordered, through his brothers at Liverpool, a cargo of Indian corn, which was landed on the shore of a little creek close to Ruthwell. This was sold to the people in want at cost price in quantities graduated according to the size of the family. Comparative comfort for the distressed people was soon the result. Much good had been accomplished by his thoughtful act, but the transaction resulted in a considerable loss to him personally. He also devised means of giving employment to those who most needed it, supplying flax to be spun by the unemployed women of the village; and at the time when the potato crop failed

and seed was very expensive, he procured a supply of "earlies" for seed, and thus insured a good crop for them. He resorted to various practical schemes on behalf of the labourers who could not find work; he would employ them on the glebe draining, ditching, and planting; he knew that idleness soon engendered a distaste for work. In all his dealings with the poor his one idea was to stimulate in them a desire for independence, for he well knew, however little they paid for a thing, it not only made them think more highly of it, but kept alive their self-respect. A graceful little act is recorded towards the wife of the former incumbent. He wrote and told her he intended to waive in her favour all claim to the crop on the glebe, and he begged her acceptance of it. The sacrifice was not a small one, for he had very little money, but he was generous beyond all things. Money was to him a matter of small concern, and he rejoiced in giving.

Warmth, tenderness, and sympathy were Mr Duncan's chief characteristics in dealing with his people. His compassionate spirit enabled him to enter into all their troubles, and he loved to visit among them, to know them all by name. His presence was welcome

at every fireside, the cares and sorrows and joys of his people were very near to him, and he had a passionate desire to help them. In the early days of his ministry their temporal welfare seems to have been his first thought; there was nothing to indicate any deep religious feeling on his part.

After the rupture of the peace of Amiens and the concentration of Napoleon's army at Boulogne, fears of invasion were the one subject that absorbed everyone's attention. The very name of Bonaparte carried dread and terror into every home. The popular song of the day was ringing defiance throughout the kingdom :—

"If ever breath of British gale
Shall fan the tri-colour,
Or footstep of invader rude,
With rapine foul, and red with blood,
Pollute our happy shore,—
Then farewell home and farewell friends—
Adieu each tender tie;
Resolved we mingle in the tide
Where charging squadrons furious ride,
To conquer or to die."

The patriotism of the people knew no bounds, and nowhere was it more remarkable than in the retired village of Ruthwell. Away from the busy haunts of men, it was

the first in the county of Dumfries, and one of the first in the kingdom, to come forward and make an offer of volunteers to the Government. Amidst the anxiety that everywhere prevailed, Mr Duncan was conspicuous in rousing the ardour of his parishioners in this time of national danger. He delivered a martial and inspiriting sermon. Mounting the steps of his pulpit one sweet Sabbath morning, when the world outside was peaceful and still, he thundered out a cry to his congregation to be prepared to fight for their homes and for their country. "Rouse, then, my brethren, and gird on your armour! When the enemy arrives let him find you at your posts. . . . Know that the security of the country depends not more upon the efforts of its fleets and armies than upon the valour and public spirit of the people."

It was a moment of great emotion when he continued: "I only recommend to you a duty which I am resolved myself to perform. Were I desirous of declining this arduous service, I could plead the sanctity of my character as a minister of the Gospel of peace. . . . I have felt it my happiness to live with you, and should God and my

country demand the sacrifice it would be my glory to die with you. . . ." A wave of enthusiasm swept over that quiet congregation. Their minister was ready to fight with them. One name quickly followed another in the roll of volunteers in the service of their country. Though the young minister was supposed to be the first among the Scottish clergy to take this step of voluntary service he did not long remain so, and among others the celebrated Dr Chalmers acted a similar part. Henry Duncan's action was no doubt influenced by that of his great grandfather, the Rev. John M'Murdo of Torthorwald, whose patriotism during the rebellion of 1715 prompted him to lead his parishioners out in defence of the Protestant succession.

In November 1804 Mr Duncan married Agnes, the only surviving daughter of his predecessor, the Rev. John Craig; James Thomson, the author of *Rule Britannia*, was nearly related to her. She had the advantage of being known and greatly beloved in the parish. Mrs Duncan's character was a rare combination of strength and sweetness. It was said of her that she had a "groan for everybody's groan, and a

smile for everybody's smile," but with all this sympathy for others her judgment was excellent and her husband had perfect faith in her opinion. Her delicacy of perception and intuition were the greatest help to him. His keenness, his quick decision, his energy in taking up a subject, and his enthusiasm in carrying it through, often required a word in season from her—and it was her guiding hand that moderated his often too impulsive actions and views. She encouraged and strengthened him in every good and earnest action of his life. She interested herself in every subject that he took up, so that their life together was one of perfect harmony. The manse, which her gentle spirit pervaded, became more than ever the resort of the friendless, the fatherless, and the widow. In her father's day, during the long illness that preceded his death, she had herself undertaken a large share of the parish duties and been a great help to him in his helpless condition. In her girlhood the poet Burns had been a frequent visitor to her father's house, and it was there, in the old wainscoted parlour of the manse, that the well-known incident occurred which is quoted by Lockhart in his *Life of Burns*. "A night or two

before Burns left Brow [1] he drank tea with Mrs Craig, widow of the minister of Ruthwell. His altered appearance excited much silent sympathy; and the evening being beautiful, and the sun shining brightly through the casement, Miss Craig (now Mrs Henry Duncan) was afraid the light might be too much for him, and rose with the view of letting down the window-blind. Burns immediately guessed what she meant, and, regarding the young lady with a look of great benignity, said, "Thank you, my dear, for your kind attention, but, oh, let him shine! he will not shine long for me." This was a curious coincidence, happening, as it did, shortly before his death.[2]

There were three children of the marriage, two sons and one daughter. Both sons entered their father's profession, and Barbara, "the bonny little Barbara Duncan" Carlyle alludes to in one of his letters, married the Rev. James Dodds of Dunbar.

Ruthwell manse soon became one of the most beautiful manses in the South of

[1] Brow Well, near Ruthwell, celebrated for its waters.

[2] This incident forms the subject of the late Mr Duncan MacKellar's well-known picture, "Burns at Ruthwell Manse," and I beg here to thank Mr Russell for his courtesy in allowing me to reproduce it.

Scotland. The situation was not remarkable for natural beauty, but Mr Duncan improved the house by enlarging it, and added considerably to the garden. The glebe, which afforded him ample opportunities for agricultural experiments, lay all round the house. He often rose at daybreak in order that this part of his occupation should not interfere with his parish duties, and he committed to paper his own observations and experiments in farming, which were widely read. The neighbours who looked over the hedge used to say: "Surely the blessing of God rested on the glebe." But, as in everything else he undertook, it was "the blessing" of industry that made him succeed. His power of getting through work and the great diversity of his interests were indeed astonishing. His garden was his great recreation. It consisted of several acres and was enclosed by high beech hedges. He spent many of his leisure hours, pruning-knife in hand, cultivating it. He would give a new curve to a walk here, and transplant a tree there. He encouraged and coaxed into life plants that were supposed to be peculiar to the South. He would thin a clump of too luxurious shrubs, and he employed many of

the innocent artifices so dear to a landscape gardener to make the garden appear larger than it was. His kitchen garden and orchard were his glory; his red-streaked apples, his russets, his lavender bushes, made the autumn garden an old-fashioned paradise, while the spring flower border, with its endless succession of sweet-williams, snap-dragons, anemones, and wall-flowers, was a blaze of colour. Yet no definite separation between the flower and kitchen garden, but a charming mingling of both. In their season, growing in rare profusion, side by side with roses and carnations, were plump, ripe strawberries and juicy currants, while the soft odour of sweet-briar pervaded all. He loved nature in all her moods, the peace of his quiet garden, the stars overhead, the earth beneath his feet, but above all these things he loved humanity and was ever seeking for some new means of doing good.

The church was close to the manse and the belfry could be seen overtopping the trees. It was a sweet spot:—

> " . . . . The abode
> Of the good priest, who faithful through all hours
> To his high charge, and truly serving God,
> Has yet a heart and hand for trees and flowers,

> Enjoys the walks his predecessors trod,
> Nor covets lineal rights in lands and towers." [1]

Being interested himself in all matters of education, he not only wished to see his people around him industrious and independent, but he wanted to develop their mental powers. He tried the formation of classes of astronomy, history, and science, but his early efforts in this direction met with many rebuffs—the rebuffs that everyone will understand who first tries any innovation even in a Scottish village. Because he was so deeply interested in these subjects himself he felt sure that a better acquaintance with them would make his parishioners feel the same. Great was his disillusionment! His efforts were coldly received. But his zeal was not easily shaken, and as Sunday was a day in which no man worked and all would be free to attend, he decided to hold the classes on Sunday afternoon and to call them *Conversational lectures on the works of God.* Alas and alas! this was worse and worse, for not only were the lectures disapproved of, but the day as well. It was looked upon as a desecration of the Sabbath. His enthusiasm

[1] Wordsworth's "Ode to a Manse."

received a severe check. He had tried to force on these ideas too quickly, the Scotch will not be hurried, and it was only later, when he was better known to his people and had waited his time, that he succeeded in impressing his views upon them. For the time being he had to content himself with starting a library for their better instruction, and filling the shelves with books between the leaves of which they could gather information at their leisure. From the pulpit he tried to teach them something of the beauties of nature. He loved to expatiate on the spangled heavens above, the streams, the clouds, the trees, for he had a deep perception of all their wonders and delights. He liked to discourse, too, on subjects like industry and independence and practical and vital problems which affected the immediate well-being of the people. His biographer says, and not without some grief, "that for some years after his ordination the peculiar doctrines of Christianity had held but a subordinate place, instead of their due pre-eminence in his pulpit addresses."

The great spiritual apathy, which had settled upon the Church of Scotland during

the latter half of the eighteenth century, was to be traced to the influence of Voltaire and the French encyclopædists. Various forms of scepticism largely prevailed, sapping the foundations of belief. The professors of the Universities had been infected by it, and doubt and materialism crept into the minds of the ministers of the Church themselves. But already in the last years of the eighteenth century there were indications of a religious revival. In Scotland Dr John Erskine began to stir the spirit of the slumbering Church.[1] The young minister did not reach the turning-point in his spiritual career until 1804. It happened in a curious way. Hearing of the arrival at Annan of three members of the *Society of Friends*, who were holding a mission in the South of Scotland, he decided to attend their meeting. The outpourings of these simple, earnest people, their unbounded faith, their fervent prayers, impressed him deeply. It was a picturesque scene: the simplicity of the Quaker dress, their quaint way of expressing themselves, their intense earnestness. There was no spiritual apathy here! First solemn, then imploring, then tender, they raised

[1] Buchanan's *Ten Years' Conflict.*

a passionate appeal to the people present to follow the teachings of Christ. Their simple childlike faith fired his whole being. The three *Friends* afterwards visited the manse, and a lasting friendship between them was the result. It is an interesting fact that one of these same Quaker ladies, Deborah Darby by name, had a great influence over Elizabeth Fry, who, as recorded in her life by her daughters, alludes to her as follows: "I think my feelings that night at Deborah Darby's were the most exalted I ever remember. . . . Suddenly my mind felt clothed with light as with a garment, and I felt silenced before God: I cried with the heavenly feeling of humility and repentance." It is a curious fact that the influence of these Quakers, the friends of peace, should have gained such an influence over Henry Duncan, who was at that time a volunteer and only the year previously was preaching a militant sermon. A small private journal, dated August 25th, 1804, about the time of the visit just described, has been found, and in his private musings there are vows and resolutions for the future, and a searching self-analysis of his belief. In conclusion this touching little prayer for guidance is

recorded: "Enable me, O God of mercy, to perform my vows for the glory of Thy Holy Name, for the good of mankind, for the salvation of my immortal soul, and for the sake of Thy beloved Son. Amen." From this time onward it is certain that a new power was at work within him, for a certain heavenliness of spirit purified and elevated his every action, bringing forth good and noble work for the spiritual as well as the temporal good of his people.

CHAPTER II

POOR LAWS — FIRST LITERARY EFFORTS — PUBLICATION OF THE *DUMFRIES COURIER*

Since Mr Duncan had been ordained to the parish of Ruthwell his duties had by no means been confined to the ordinary routine of a minister of the Kirk. No subject had occupied so much of his thoughts as the condition of the working classes. Everything relating to their social condition was the subject of his most eager inquiry and interest. His heart throbbed with pity and sympathy for the poor in their troubles. But the great object of his life was to inculcate those habits of dignity, energy, and independence that he thought necessary to their well-being. In common with that great economist, Dr Chalmers, he rebelled against the introduction of the poor laws as having a tendency to degrade and pauperise the people, and as leading the poorer classes to rely unduly upon a legal provision. The time of which we are writing was one when

the introduction of the poor laws was impending in Scotland. Voluntary contributions no longer met the needs of the poor in the large towns, and the country was eagerly discussing the question. Without going into any minute discussion on the poor laws in England and Scotland it may be as well to point out the main difference between the two countries. The habits of the Scottish people were very different from these prevailing in the sister country. The poorer classes in England, even the able-bodied, believed they had the right to expect legal relief, while in Scotland even the halt, the lame, and the blind had no notion of claiming any assistance as a right. If they could not support themselves they relied on their relations, or it was to the church door collections or to voluntary help they turned in their hour of need. Recourse to this last expedient was, according to a sentiment fixed in the Scottish character, held to be disgraceful to their kinsfolk, who therefore made special efforts to prevent it. It was always with great reluctance that they fell back on the "parish box." The funds provided for the poor were collected at the church door on Sundays, and no family

would pass by " the plate " without putting in their offering, from the sixpences of the grown-up people to the coppers of the little ones. It was the habit of the country to give in this way, and " the plate " was a national institution. This collection was, according to law, at the disposal of the Kirk Session, that is the minister, the elders, and certain persons chosen from the congregation, who distributed these funds for the benefit of the poor and disabled. In many parishes this was the only support given to the poor, and if this means of helping them proved insufficient, money was contributed by the landowners and others in addition, but it was a voluntary and not a compulsory assessment. This system prevailed extensively north of the Tweed down to the passing of the *Amendment Act* in 1845. The parish of Ruthwell contained a population of 1100 people, and the only funds provided for the poor amounted to, on an average, £25 annually. A sum like this, to our modern ideas, appears ridiculously inadequate, yet with other trifling additions it allayed the serious cases of want. Much hardship must have been endured, and it is greatly to the credit of the parish that such a spirit of independ-

ence, industry, and economy prevailed. Only a few years later the increase of pauperism in England reached serious dimensions. Begun in Elizabeth's reign, the parochial relief system had worked fairly well—until the beginning of the great French War. It was then that higher prices and lower wages led to the beginning of the allowance system, which meant that a man's legitimate earnings were supplemented by a parish dole. This burden thrown on the rates made them increase by leaps and bounds, and whole villages were pauperised. In one English parish alone the rates had risen in thirty years from £18 to £367, and rather more than one in three of the inhabitants were paupers. There are some striking figures in Hanna's *Life of Dr Chalmers* about two parishes in Scotland, one in Roxburghshire, and the other his own parish of Kilmany. He says: "I spent some months in a parish in Roxburghshire before I came to Kilmany. The poor rates had been introduced there from England and I saw as much poverty and more depravity of character than I hope I shall ever witness in these northern climes. The same population was supported at about six times a greater rate than it is in this

neighbourhood." Still more remarkable are some further figures showing the difference between the poor in an English village and Kilmany. "In return for his statistics as to Kilmany, Mr M. informed him (Dr Chalmers) of the parish of Kingbrampton, in Somersetshire, that its population was just four above that of Kilmany, that, like Kilmany, it contained a purely rural population, but that its poor rates, instead of ranging between £20 and £30, had then amounted to £1260 per annum." It is to Scotland's honour that so many of her great men rebelled against the innovation becoming general, and that it was acknowledged as law "that an assessment need not, and ought not, to be introduced in any parish in which the poor can be maintained without it."

As early as 1796 there had been a Friendly Society in the parish of Ruthwell. From want of management and encouragement and perhaps most of all from want of money it had fallen into low water, and the people had lost confidence and interest in it to a great extent. Believing in the whole system of Friendly Societies, Mr Duncan very quickly set to work to put it on a sound

footing, and in a short time the members numbered three hundred. Under the title of the *Scotch Cheap Repository* he published a series of pamphlets for the working classes. His object was to try to sow broadcast among them a literature which would specially appeal to them, and which would encourage thrift and industry, promote sound views on leading questions, and make them realise the importance of bringing up their children well and educating them. This lover of the poor deprecated any idea that education could do harm to the people and unfit them for their humble sphere ; on the contrary, he believed that it would be the means of exalting and ennobling whatever work they had to do. These compositions, were, from the first, a great success, and the chief among them, *The Cottage Fireside*, went into several editions. He launched into various contributions for the *Christian Instructor* and for the *Edinburgh Encyclopædia*, which was then being brought out by Mr Brewster. Finding that his opinions were well received, his thoughts now turned towards a greater literary undertaking still. At that time Dumfries was only represented by one newspaper, *The Weekly Journal*,

a paper that had very little weight and was quite inadequate to deal with the great questions of the day. He perceived the importance during those stirring times of having an organ of public opinion which would possess real influence and be a medium for giving to the people information regarding the progress of those great events taking place on the continent, and which would at the same time secure more publicity and attention to the crowd of schemes for improving their condition that presented themselves to his ever active and versatile mind. His brother at Liverpool gallantly came forward with money, and the result was the publication of the *Dumfries and Galloway Courier* on the 6th of December 1809, the year of Sir John Moore's victory at Corunna and Wellington's defeat of the French at Talavera. Napoleon was then at the zenith of his power after his marriage with Marie Louise. The Empire seemed at its height; Prussia was humbled to the dust; Napoleon was trying to achieve the commercial ruin of our country. Towards the end of 1810 Consols sank to 65. The Walcheren expedition had caused a great loss to the nation of men and money. The mental

condition of the King was causing great anxiety. Ministers were at loggerheads, and altogether the country appeared to be on the edge of a precipice. Born in those stirring times, during that rush of events that preceded the peace of 1815, the *Courier* was launched into life on troubled waters. To take up the duties and responsibilities of editing a paper under these conditions was an almost superhuman task, but his method, his diligence and his knowledge enabled him to carry through an undertaking which at first seemed full of difficulties. It meant constant journeys to and from Dumfries, but it was his capacity for almost endless work that kept him going; the management of a small retired parish did not satisfy his eager spirit—the spirit that now made him enter this new field heart and soul and mind aglow with a fervent desire to do good. Here was an opportunity—his opportunity—for putting forth and aiding the views he had at heart for the welfare of men—of communities—of nations; for, disguised under the black coat of his profession was the heart of a statesman. The *Courier* became the channel of all the most advanced thought of the day. The leading articles

were vigorous and original, and he encouraged talent to come out into the open, warmed into life by his friendly attitude. Some of Carlyle's earliest efforts appeared here; poetry had a place; science, art, and literature were well represented. The Evangelical principles of the more advanced section of the Scotch Church were rapidly coming to the front, led by the great Chalmers. These opinions were given a high place, and were warmly supported. It can be imagined the delight and pleasure this intellectual stimulus must have been to him, but alas, after some years of hard work, the editorship of such an undertaking as the *Courier* became, with his manifold other duties, too much for him. His office was too far from his parish; the constant journeying to and fro was wearing in no small degree and took up too much of his time, or, to use his own words, "interfered with duties of a more sacred nature." There were no trains in those days to take you swiftly to your destination. Imagine those long drives in an open gig in stormy weather, the stress of work he laboured under at his office, and at his parish work on his return, for he was too honourable a man to neglect his home and parish duties for any outside

interest. Often, after a day of great strain and fatigue, he would find on returning home, cold and tired, that he had to go to a distant part of the village to minister to some sick or dying parishioner. He resolved, therefore, to try and get some suitable editor to take the entire management. It was a great wrench to be obliged to give up the active part he had hitherto taken, and I must quote his own words in writing to a friend at Edinburgh, who was trying to find a suitable editor: "I regard the newspaper as a great moral engine, of such power over the feelings and sentiments of the community that the conductor of it incurs no small responsibility; and I have very deeply to regret that my absence from Dumfries has prevented me from fulfilling my duty in this respect to my own mind. The editor, whoever he may be, must be a man who has the interests of *religion* as well as of civil liberty and morals at heart, and who is judicious enough to know how far he may go without creating disgust where it would be desirable to conciliate. This requires a delicate hand, and if a person of this kind could be procured possessing the splendid talents of —— it is not a trifle that

would part us." The *Courier* passed into able hands in 1817. Mr M'Diarmid became the editor, and lived for many years to continue the success of the paper. It has passed from one editor to another—interesting, well-edited and independent, it occupies a high position in the Press of to-day, and has had the singular vitality to reach its 100th birthday and to be as full of youthful vigour as it was in the days of Mr Duncan's proprietorship.

CHAPTER III

SAVINGS BANKS FOUNDED—VISIT TO LONDON—SAVINGS BANK BILL

The most notable work of Mr Duncan's life and the one with which his name will ever be honourably associated, and which will give him an assured place among the benefactors of mankind, was the "System of Savings Banks"—of which he was the founder. Always keenly interested in the conditions of the poor, he was, as we have seen, very much averse to the poor laws. While studying this all-important subject, he came across a paper called *Tranquillity* by Mr John Bone, dealing with the very subject he was so much interested in, viz., a plan for gradually abolishing the poor rates in England, and a theoretical scheme for establishing a bank for the savings of the industrious. The germ of the idea which he afterwards successfully developed, was contained in this publication. It was of too visionary and unpractical a nature

in its present form, but he felt, when he had separated the real from the ideal, that upon the substance remaining he could build up a practical scheme for encouraging the working classes to provide for their old age or for the proverbial rainy day. His maxim was to help the people to help themselves; and not merely to relieve poverty, but to cure pauperism; or, to quote the excellent words of Dr Chalmers: "If you confine yourself to the relief of poverty, you do little. Dry up, if possible, the springs of poverty, for every attempt to stem the running stream has signally failed."

It was with this end in view that he carefully drew out his plans. He published a pamphlet to call attention to the subject and to get the necessary support "so as to render the measure he contemplated suitable not for one locality only, but for his country and the world." Mr Duncan at first met with little response. He was but too well aware of the difficulties and prejudices he would have to contend with in dealing with an untried scheme. There were numerous pessimists ready to quench the impulse and doom it to failure before it had reached the initial stage, and there was no resident

heritor to give it the light of his countenance; there were no rich people to come forward and support it, and there were not many even of the well-to-do among his parishioners. As for the poor, many of them already belonged to Friendly Societies, and, as it was, found difficulty in keeping up their payments. Not the least of his difficulties were the suspicions and prejudices of the lower classes where money was concerned. Their reluctance to trust it to anyone else's keeping is told in the following words of his own: "Nor were there wanting surmises that the author of the scheme might himself have some private end to serve in taking possession of their savings." And this prejudice was overcome by means of a box provided with three different locks which could only be opened in the presence of three persons.[1] Even under the most favourable auspices an institution such as he hoped to

[1] Mr Scott, of Inverness, whose grandfather was schoolmaster at Ruthwell for nearly forty years, has in his possession the original Savings Bank Box, and has kindly allowed me to reproduce it. It is painted green, and has in black letters on the lid, "Ruthwell Parish Bank." In his own account of the box he says, ". . . if my memory serves me right, my father told me the minister and each elder had the key of a lock, so that it could not be opened unless the three were present."

RUTHWELL SAVINGS BANK BOX

Original Box - painted green..

"Ruthwell Parish Bank"

painted in black letters on it.

Now in the possession of Mr Scott, Inverness grandson of the Parish Schoolmaster in Ruthwell.

Three locks, & three different keys. One for Dr Duncan & one for each of his two elders. So that the box c^d only be opened in presence of the three. (Thus, to give confidence to depositors!)

Please return to
Rev Mr Ferguson

found must have endless difficulties to contend with, but he went on and on, writing, talking, hoping. Though at first somewhat depressed by the results, by sheer force of work, and his own passionate belief in the scheme, he pushed it through. To begin with, he had great confidence that the common-sense of his own parishioners would, in the long run, prevail, and he felt sure he could in time win them over to see the necessity of economy and thrift. The foundations of the little bank he proposed starting must be built on solid rocks; there must be no sandy foundations to give way and shake the timid confidence of those who first entrusted their money to its keeping. A stocking, a chink in the wall, or a loose board in the floor were in those days the only way of keeping surplus money for the lower classes, as the public banks did not take less than £10, and the want of a safe place to keep small amounts often prevented people from attempting to preserve them. Poor people were in danger of being robbed of their little treasure, dearly accumulated by much self-sacrifice and denial. The presence of the tempting nest egg was too often known to others; in that case it was

difficult to avoid lending it, perhaps for a too trivial reason. The hearts of the poor are very easily touched by the troubles of others. The temptation to break into it was more than human nature could withstand; they would dive into it, and once that had been done it was so easy to dive again. But directly the money was safely in the keeping of the Savings Banks, Mr Duncan knew that they would hesitate to break into their little store unless for some definite or urgent reason. He says: "If any method then could be devised for giving to the honest and successful labourer or artisan a place of security, free of expense, for that part of his gains which the immediate wants of his family do not require, with the power to reclaim all, or part of it, at pleasure, it would be a most desirable thing *even if no interest should be received.*" Ruthwell was a very poor parish and seemed a peculiarly unsuitable place for any experiment of the kind. A trial looked as if it must fail. His cherished enterprise, however, so carefully worked out with such endless and dogged perseverance, met with extraordinary success. The first year, 1810, the deposits amounted to £151, followed by £176 in the second year,

£241 in the third, and progress now being made by leaps and bounds, in the fourth year the money deposited was £922. Remarkable figures and far beyond his most sanguine expectations. Mr Lewin, in his work on Savings Banks, says: "The fact that an institution of the kind contemplated could possibly be carried out by a single individual, however benevolently disposed, is evidence enough of that person's sagacity and perseverance . . .;" and the *Quarterly Review* of 1816 says, some years after the founding of the Ruthwell Bank, "Justice leads us to say that we have seldom heard of a private individual in a retired sphere, with numerous avocations and a narrow income, who has sacrificed so much ease, expense, and time for an object purely disinterested, as Mr Duncan has done." Mr Duncan carried his point; Savings Banks were an established fact. His real work began. His correspondence increased day by day—letters poured in by every post from town, country, and continent asking for information. The interest taken in his new scheme was most gratifying, it stimulated him to still further work. Fortunately for the future success of the new undertaking

he was a remarkable letter-writer, and this laborious occupation never seemed to tire him. He was always an early riser, and would himself kindle his fire in the morning and devote himself to long hours of steady work before the rest of the world was awake. To inspire confidence in his parishioners he became himself the actuary. They felt then their money was in his personal keeping. The expenses of stamps, etc., were borne by him, and his biographer says that "he spent, notwithstanding the franking privileges of the day, nearly £100 a year on furthering the cause." Early in 1814 he published his essay on Savings Banks, which rapidly went into several editions. The following year an enlarged edition was published. Edinburgh, Kelso, Hawick quickly followed the Ruthwell example, and in the South similar establishments were founded at Liverpool, Manchester, Exeter, Southampton, Bristol, and Carlisle.

In Ruthwell the small white-washed cottage is still standing that gave birth to the great movement. It in no way differs from its fellows, and stands side by side with them in the quiet village street; but once the threshold is passed you find yourself

THE FIRST SAVINGS BANK

The First Savings Bank
(still standing)
Ruthwell Village

Deposits in first year
1810 — £151.
2nd year 1811 — £176
3rd " 1812 — £241.

Deposits today (1923) in all the Savings Banks of Britain
over ninety millions
over £90,000,000

Please return
to Rev A W Fergusson

in one long low room with wooden forms around the walls; the door is in the centre and on either side are two small windows. Imagine the little cottage as I saw it on a dazzling day in June. The shutters were up and the small building looked much as if it were taking an afternoon *siesta*, so lazy and idle it seemed compared to the other cottages which showed signs of life, the faint blue of the smoke from the chimneys, the voices of children and the perfume of flowers. The sun was full upon it, and the sight of the humble little institution, where the depositors first brought their hard-earned savings, made one reflect on how small beginnings may end in great and noble things. For it was here, a hundred years ago now, that the impetus was first given to what is now a great movement; it was here in this little wayside cottage that it sprang into healthy active life, putting out roots and fibres that have since grafted themselves on to every country in the civilised world. It was not till some years after the founding of the parish bank at Ruthwell that Savings Banks were put under Government protection. They were simply voluntary associations, protected by private individuals, generally

benevolent people of note in their respective neighbourhoods. The first Act was passed in 1817. Up to that date the only guarantee that the poor had that their savings were in safe keeping was the honesty and integrity of the Trustees, and in that their confidence had never been misplaced. The Ruthwell Bank was, as far as possible, in the absence of a special Act of Parliament, under the protection of the *Friendly Societies Act*, but " the Father of Savings Banks," as Mr Duncan was frequently called in the House of Commons, was not satisfied with this state of matters. He took legal advice, from which it appeared that the protection afforded by the Act was doubtful, and that a plea founded on its terms might be ruled out as irrelevant if used in connexion with Savings Bank questions in a court of law. He therefore wrote to Mr W. R. Douglas, member for the Dumfries Burghs, on the subject of an Act to deal specially with the matter. He was, however, anticipated by Mr Rose, so well known as a keen observer and student of the poor laws, who only a few weeks later introduced the bill of 1817.

There were clauses in the measure which,

for technical reasons unnecessary to go into here, were found to be quite unsuitable for Scotland. Mr Duncan, therefore, resisted the extension of the English Bill to Scotland, and fought an active campaign against it. In a large measure owing to his attitude the Bill was only passed for England and Ireland. It was another proof of his sagacity that Mr Douglas, M.P. for Dumfries, asked Mr Duncan to prepare the draft of a Bill adapted to Scottish Savings Banks, and to transmit the same to every Savings Bank in Scotland. Here, again, he was met with opposition, for the Edinburgh Bank sternly turned its face against the measure and deprecated the idea of Government interference as injurious to these establishments. So powerful, indeed, was the influence directed against the Bill that it seemed problematical whether it would ever have a chance of passing into law. Opposition, however, only whetted Mr Duncan's enthusiasm. He managed to get active support from most of the other Scottish Banks, and Glasgow fortunately supported him. The difference of opinion between the Edinburgh Bank and Mr Duncan was at its height in 1819. Edinburgh published a report protesting

against State interference; this was followed by a very able letter from Mr Duncan to Mr Douglas, M.P., on the expediency of the Bill, which was published and freely circulated. The *Christian Instructor* for March 1819 alludes to the controversy as follows: "All their objections (meaning the Edinburgh ones) he has refuted in the most complete and satisfactory manner, and offered such a full vindication of the measure towards which their hostility has been so industriously and powerfully directed as must remove every doubt which that hostility has excited in the public mind. . . ." But there was also another and far more dangerous opponent—Cobbett. Cobbett was born in 1762 and was the son of a small farmer. The first part of his life was spent in agricultural pursuits. He came up to London in 1783 and entered a lawyer's office, but shortly afterwards enlisted in the Fifty-fourth Foot. At the depôt at Chatham, he had time to educate himself, and he made the most of his time, rapidly developing a great taste for study. He attained the rank of sergeant-major, and what was more remarkable still he contrived to save not less, probably a good deal more, than £150.

Yet this son of the people, the man who had largely educated himself and owed so much of his future advancement in life to his own thrifty habits, was a bitter opponent of the State protection of Savings Banks! His celebrated paper, the *Political Register*, was the first cheap newspaper. In 1816 Cobbett had suddenly reduced the price from one shilling and a halfpenny to twopence. The effect was instantaneous; the lower classes had now, for the first time, within their reach a paper conducted by a man of the people. By this act Cobbett increased the power of the Press threefold, and the opinions of his paper were received with enthusiasm. In 1817 he bitterly criticised Mr Rose's Bill, alluding to it as "the Savings Bank Bubble," and later on as "the most ridiculous project that ever entered into the mind of man." But it was in January 1819, in his letter in the same paper to "Jack Harrow on the new cheat, which is now on foot, and which goes under the name of Savings Bank," that he surpassed himself in virulence of language. He managed in the most ingenious way to bring forward his arguments against the scheme. He was a persistent opponent of the National Debt, which he

maintained was a contrivance of the rich for imposing further burdens on the poor. He speaks of it as "the great fraud, the cheat of all cheats," and goes on to tell Jack what an imposture it is, and how shamefully the people have been taxed to pay the interest upon it. I must quote his own words as they are of great interest. Speaking of the Borough-mongers as he calls the "Lords, Baronets, and Esquires," he says that they knew how necessary it was that a great many rich people should uphold the system. "They, therefore, passed a law to enable themselves to borrow money of rich people and, by the same law, they imposed it on the people at large to pay, for ever, the interest of the money so by them borrowed. The money thus borrowed they spent in wars, or divided amongst themselves, in one shape or another. Indeed the money spent in war was pocketed for the far greater part by themselves. Thus they owed in time immense sums of money; and, as they continued to pass laws to compel the nation at large to pay the interest of what they borrowed, spent and pocketed, they called, and still call this debt, the debt of the nation; or in the

usual words, the National Debt." He then goes on to argue that Savings Banks are only a further means, and a particularly crafty one, of still further feeding the pockets of the detested "Borough-mongers." He devotes pages to repeating the same refrain, but, to put it into a nutshell, in a biting paragraph he says: "Now then, in order to enlist great numbers of labourers on their side, the Borough-mongers have fallen upon the scheme of coaxing them to put small sums into what they call banks. These sums they pay large interest upon, and suffer the parties to take them out whenever they please. By this scheme they think to bind great numbers to them and their tyranny. They think that great numbers of labourers and artizans, seeing their little sums increase, as they will imagine, will begin to conceive the hopes of becoming rich by such means; and, as these persons are to be told that their money is in the funds, they will soon imbibe the spirit of fund-holders, and will not care who suffers, or whether freedom or slavery prevail, so that the funds be but safe."

"Such is the scheme, and such the motives. It will fail of this object, though not un-

worthy the inventive power of the servile knaves of Edinburgh. . . .[1] The parsons appear to be the main tools in this coaxing scheme." Cobbett succeeded in bringing over large numbers of people to his views, especially in Lancashire. A question was asked in the House of Commons whether the report was true "that the Government was about to seize the funds of the Friendly Societies and Savings Banks, and apply them to the payment of the National Debt." This report actually did lead to the breaking up of some Friendly Societies, causing great loss to those who had claims on them. The Chancellor of the Exchequer pronounced it to be utterly groundless," and assured the public that money belonging to the institutions in question was kept entirely apart . . . . and even if the Treasury were base enough, they had not the power to misappropriate these funds."

[2] The *Times* newspaper was also hostile to Savings Banks and kept up this attitude long after the benefits of these institutions were generally admitted. The more opposi-

[1] This was not the case, as the idea originated at Ruthwell, and the Bill of 1819 was brought forward by Mr Duncan. The Edinburgh Bank opposed it.

[2] *Lewin on Savings Banks*, page 84.

tion that was shown the more fully determined "the father" of the measure was that the matter should be brought to a successful issue. Mr Douglas, M.P., a great personal friend and a warm supporter of Mr Duncan's policy, invited him at this juncture to stay with him in London. No doubt this was with a view to Mr Duncan lending the aid of his powerful personality to convince any wavering members of Parliament and induce them to support the Bill they both had so much at heart. A journey in those days was a great undertaking, and it was his first visit to the great city. He rode all the way, leaving Ruthwell on Monday morning and arriving at his destination on Saturday night. He stayed at the Albany in the very heart of London. The Albany, which was once Lord Melbourne's house, was altered in 1804 into separate apartments for "bachelors and widowers," most of them men of fashion, members of the House of Lords, House of Commons, or Officers in the Army or Navy. The name of the Albany was given to these apartments from the second title of the Duke of York. Many celebrated people had occupied rooms there, including Byron and Macaulay.

There Macaulay wrote a great portion of his History, and it is recorded in Trevelyan's Life of the celebrated historian that he paid £90 for his suite of rooms. In an entry in his diary in 1856, he says, "After fifteen happy years passed in the Albany I am going to leave it thrice as rich a man as when I entered it." Lord Lytton and Brougham were also distinguished occupants. No ladies resided there or were even admitted, except very near relatives, but "this rule," Walford says, "was not strictly adhered to." Mr Duncan was presented to the Prince Regent, and no time was lost in getting into touch with various influential people.

He was himself at the very summit of life; his energy was at its full height. He felt able and ready for all things. Wilberforce promised him his support; Canning was greatly interested, and asked for his pamphlets; Macaulay showed him great kindness; Lord Minto became, after reading his views and suggestions, a convert, though a few days before at a dinner at Lansdowne House he found him "strangely possessed with the inexpediency of the Bill." The Lord Advocate supported him. The tide had turned. Of

a special meeting of Scottish members, who had assembled to further discuss the matter, he writes to tell a friend the result. He says, "I had previously seen and converted Lord Minto and Lord Binning; I had neutralised Sir John Marjoribanks and Sir James Montgomery and had Kirkham, Finlay, Lord Rosslyn, and Mr Gladstone[1] for my firm friends." It was surmised that even if it passed through the House of Commons, the Bill might not be carried in the Upper House, but Lord Rosslyn promised to give it his special attention and protection, and he ends by saying, "After a tough and, at one time, a doubtful battle I have at last carried the day triumphantly." In one of his first letters to his wife he speaks of London as being "a dreadfully bustling town, and people pay dearly for their greatness. I would not lead such a life for all the wealth and honours the world can bestow. . . . O, for my own fireside with my wife and bairns about me."

He was destined to remain in London for many weeks. He was asked to give, before the Committee on the Poor Laws,

[1] Afterwards Sir John Gladstone, father of the famous statesman. He was at that time member for Lancaster.

his views upon these laws, their effect in Scotland on emigration, etc., etc., and the great problems of pauperism to which as yet nobody has found the solution. This was the way he spent his time, fêted, and sent for by some of the most enlightened and interesting men of the day, eager to hear what he thought, and recognising in him the practical philanthropist that he was. He would not have been human if he had not felt flattered by so much attention; he said himself later that "once was quite enough for the head of a quiet Presbyterian minister," and prayed that he might be "humbled." He returned in April to Ruthwell, that dear village where his heart was so closely entwined with the interests of his people. No offer, though he had many, to remove to a larger or more lucrative living with wider opportunities had ever tempted him to leave it. Ruthwell was his home and he loved his parishioners. His return called forth from his pen these lines, addressed to a neighbouring minister: "Never poor aeronaut, whose too buoyant vehicle had darted with him beyond the region of the clouds, and beyond the sight of terrestrial things, was happier to plant

his foot on *terra firma* than I at this moment feel in being myself again." Think of the pride it must have been to him when the Bill that he had fought for so strenuously had passed into law—through the House of Commons—through the, at one time doubtful, House of Lords, into the book of the Statutes of the land. Mr Douglas also wrote to tell him: "You may carry with you the satisfaction of knowing that the Savings Banks Bill would not have been carried except by your visit to London."

CHAPTER IV

HOME LIFE—VISITORS TO RUTHWELL MANSE

Mr Duncan's return, after this long absence from home, was a very happy event. He had often sighed for his beloved village, and the name of Ruthwell was written upon his heart. Turn aside with him from the village, through the shady garden beyond the threshold, right into the heart of the manse, and you will be greeted by a spirit of rest and peace, a sweet and fragrant atmosphere of happy home life. It was here, surrounded by his wife and family, that he showed to the greatest advantage. Imagine what excitement his return from London meant to them after those long weeks of absence, what talks and discussions and questionings must have arisen in those long northern evenings about where he had been, and whom he had seen, and what he had done. He must have laid his head upon his pillow with thankfulness, and felt that success had at last been achieved. Many occupations

awaited him, his parish was eagerly watching for his return, there were consultations with the elders, parish affairs to look into, the Savings Bank to attend to, and his garden to give him healthful exercise after his life in London. Ruthwell manse was the centre of a cultivated, interesting group. Mr Duncan had the power of drawing people to him to a remarkable extent. Notwithstanding all the difficulties of communication in those days, eminent men of letters, antiquarians, both English and foreign, and philanthropists were frequently within his gates. The hospitality of that simple household, where there was not a shadow of false taste or decoration, but a beautiful simplicity, was much appreciated by all who visited there —indeed so much so that it was frequently far too full of guests for the comfort of the family, the minister and his wife having often to give up their own rooms and slip down to the cottage at Clarencefield, where lived Mrs Craig, Mrs Duncan's mother, returning in time for breakfast, so that no one knew of their absence. Surely this was the very incarnation of hospitality! The conversation, it is recorded, was excellent, illumined by the gifted people assembled

there. The minister himself presided with his vigorous and comprehensive mind, his ready sympathy, his broad and generous views, and his flow of interesting conversation. Mrs Duncan would sit near listening in her high-backed chair, her gentle intelligent face aglow with interest, dressed in the somewhat ceremonious fashion of the day, her neatly coiled hair nearly concealed by her white cap, looking the picture of domestic peace. She never appeared to be in a hurry, and yet everything was sweetly trim and neat. Speaking of her reminds me of a very important part of the life at Ruthwell manse which I should have mentioned earlier, and one in which her influence was much felt. Mr Duncan took pupils and educated them with his own children and those of his brothers.

James Frederick Ferrier, the metaphysician, was one of them, and in a letter to one of Mr Duncan's sons in 1848 he recalls some of the happy days he spent there in his youth. "Then was the golden age of our existence. . . . I reverence the good sense which pervaded their parental management of us, and which showed itself in nothing more than this that they permitted us, so

RUTHWELL MANSE

long as we did no harm, to wander at our own sweet will. A deal of mischief is done by eternally *yirking* at children. We often made a slide on the winter mornings at four o'clock when the air was sweet (we did not think it cold then), when the grass was powdered with diamond dust, and the moon had been strangely wheeled back into the opposite region of the sky. Do you remember these things *anno domini* 1818 or 1817, or still earlier in the year of Waterloo when every nettle became a Frenchman, and the peat stack was carried at the point of the bayonet . . . ?" Miss Haldane says, in her *Life of Ferrier*, that he always spoke of Ruthwell and the time he spent there "with every indication of gratitude for the instruction which he received . . . and always expressed himself as deeply attached to the place where such a happy childhood had been passed. . . ." Robert Mitchell, Carlyle's great friend, was for many years the principal tutor. It was to him, during his residence there, that Carlyle wrote so many of his early letters, letters in which he poured out to his friend his most intimate thoughts—the story of his aspirations—his rebuffs. He soon became a favourite guest. Mr

Duncan was not slow to find out the great genius of his young visitor. Even in those early days he had begun to attract attention. Carlyle's friends at this time were few, and those few were not influential. One of the first letters of introduction he ever received was from Mr Duncan to Mr, afterwards Sir David Brewster. This must have been of great value to the young student in the early stage of his career, and, when he received it, he wrote to his friend Mitchell to say, "with regard to your most kind minister, my circumstances qualify me but poorly for doing any justice to the feelings which his conduct is calculated to excite." Later on, when it was Mr Duncan's great privilege to still further help him, he again writes to Mitchell: "To Mr Duncan, who possesses that rare talent of conferring obligations without wounding the vanity of him who receives them, and the still rarer disposition to exercise that talent, all gratitude is due on my part." Some years later, I think it was in 1870, Mr George Duncan, the grandson of Mr Duncan, wrote to Carlyle. In an enthusiastic letter breathing youthful ardour and hero-worship in every line, he asks Carlyle for guidance on

the subject of prayer, and addresses him in the following words: "You are my minister, my only minister, my honoured and trusted teacher." He also goes on to tell him that he has in his possession a work of his that Carlyle had presented to his grandfather with this inscription on the fly-leaf: "To the Revd. Dr Duncan from his grateful and affectionate friend Thomas Carlyle." The letter is to be found at length with the reply in Froude's *Life of Carlyle*, and the allusion to Dr Duncan in the answer is precious to all his descendants. "Your grandfather was the amiablest and kindliest of men; to me pretty much a *unique* in those young days, the one cultivated man whom I could feel myself permitted to call *friend* as well. Never can I forget that Ruthwell manse, the beautiful souls, your grandmother, your grand-aunts, and others who then made it bright to me—all vanished now—all vanished."

Two poets, Hogg, the *Ettrick Shepherd*, and Grahame, *Bard of the Sabbath*, were frequent guests. Hogg, with all his quaint ways and sayings, must have been a very warm-hearted, lovable being, his genius shining through his rough exterior. He

produced songs and verses with the greatest facility, but it was *The Queen's Wake* that established his reputation. His was rare genius, indeed. The son of a shepherd and himself a child of that humble calling, he had taught himself to read on the hill-side while taking care of his sheep. He had gone step by step to work, and his public had been very gradually won. He has given some of the sweetest songs to the Scottish language that it possesses, and his short poem to the lark comes back to me as I write:

> "Bird of the wilderness,
> Blithesome and cumberless,
> Sweet be thy matin, o'er moorland and lea!
> Emblem of happiness,
> Blest is thy dwelling place:
> O! to abide in the desert with thee!
>
> Wild is thy lay and loud,
> Far in the downy cloud;
> Love gives it energy, love gave it birth,
> Where, on thy dewy wing,
> Where art thou journeying?
> Thy lay is in heaven, thy love is on earth."

Hogg's position in life altered very much as he became famous. Sir Walter Scott was his intimate friend, and he was much

fêted in Edinburgh and in London. His marriage to Miss Phillips was celebrated by Mr Duncan, who was connected with her by marriage. On his death, Wordsworth wrote some verses to his memory:—

> "The mighty minstrel breathes no longer,
> 'Mid mouldering ruins low he lies,
> And death upon the Braes of Yarrow
> Has closed the shepherd poet's eyes."

James Grahame was a very modest, quiet man and brought almost too much humility into his daily life. He even published *The Sabbath* anonymously, as he was doubtful whether his wife would appreciate it, and he did not acknowledge the authorship of the inspiring poem until he found her enraptured with its beauty. Grahame had been both an advocate and a clergyman. A contemporary says of him: "Never was a purer or gentler mind than his, never poet more beloved." His visits were a delight to them all at Ruthwell, and Mr Duncan loved the calm beauty of *The Sabbath*, and often quoted these beautiful lines:

> "How still the morning of the hallow'd day!
> Mute is the voice of rural labour, hush'd
> The plough boy's whistle, and the milkmaid's song,
> The scythe lies glitt'ring in the dewy wreath

Of tedded grass, mingled with fading flowers,
That yestermorn bloom'd waving in the breeze:

. . . . . .

With dove-like wings peace o'er yon village broods.
The dizzying mill wheel rests; the anvil's din
Hath ceased, all, all around is quietness.
Less fearful on this day, the limping hare
Stops, and looks back, and stops, and looks on man,
Her deadliest foe. The toil-worn horse, set free,
Unheedful of the pasture, roams at large;
And, as his stiff, unwieldy bulk he rolls,
His iron-arm'd hoofs gleam in the morning ray.

Hail Sabbath! Thee I hail, the poor man's day:
The pale mechanic now has leave to breathe
The morning air free from the city's smoke."

. . . . . .

To turn from poets to practical people, Robert Owen, the great social reformer, and at one time a partner of Bentham, visited Ruthwell on more than one occasion, drawn thither by Mr Duncan's interest in philanthropic matters. For a quarter of a century Owen drew public attention to his labours and experiments in social and economic matters at New Lanark, where he initiated many much-needed reforms into factory life. His favourite theory was that "Circumstances form character," and it was with this object in view that he started his infant school. He also started a store

at which the poor could purchase provisions and clothing twenty-five per cent. cheaper than elsewhere, and which should yet yield a good profit. New Lanark possessed a public kitchen and dining-room, and he calculated that his combination saved the people between £4000 and £5000 a year. He worked hard to better the conditions of apprentices, whose long hours and insufficient food touched him deeply. In alluding to their condition he says: "Perish the cotton trade; perish even the political superiority of our country if it depends on the cotton trade, rather than they shall be upheld by the sacrifice of everything valuable in life by those who are the means of supporting them."[1] His factory was an illustration of how an enterprise could show profit and yet, at the same time, improve the conditions of labour. Interested persons came from all over the world to New Lanark to witness for themselves the working of Owen's theories—theories that would be considered advanced even to-day, and which were yet brought into practice nearly one hundred years ago.

Spurzheim, then attracting a great deal of attention as the expounder of phrenology,

[1] Booth's *Life of Owen.*

was lecturing in many of the principal towns in the United Kingdom, and gaining many adherents. He advocated his theories with the greatest enthusiasm and eloquence. Finding his way to the manse in his travels northwards, he collected round Mr Duncan's fireside ready listeners to his theories. Miss Hamilton, the authoress of *The Cottagers of Glenburnie*, was a great favourite with Mr Duncan, her stories of Scottish life and manners always delighting him. One of his own works, *The Cottage Fireside*, has been compared to this work. The *Quarterly Review* gives it a most favourable criticism, saying, "In point of genuine humour and pathos we are inclined to think that it fairly merits a place by the side of *The Cottagers of Glenburnie*, while the knowledge it displays of Scottish manners and character is more correct and more profound." Miss Hamilton's house in Edinburgh, though offering the simplest hospitality, attracted everybody; interesting and cultivated people were always to be found to discuss there the topics of the day with their clever hostess. It was Jeffrey who is supposed to have said to her, speaking of the feminine in literature, "That there was no objection to the blue stocking

provided the petticoat came low enough down."

Geologists came from all parts to discuss Mr Duncan's discoveries. Such great men as Sir David Brewster, Dr Buckland, Sedgewick, Murchison, and Poulet Scrope found their way to that retired parish.

Sir David Brewster brought the light of his genius into many a discussion, and was a very intimate and valued friend. He had devoted twenty-two years of his life to the *Edinburgh Encyclopædia*, and it may be said that the whole of his long life was given up to scientific research. The subjects of his works are various and far reaching, and the very titles are an indication of the activity and development of this wonderful mind. For a short time Sir David Brewster was a minister of the Church of Scotland, but the nervousness he felt in preaching made this a very painful profession for him to pursue. His researches and discoveries in science seemed only to strengthen his faith. He was to the end of his life a tenacious upholder of the evangelical doctrines of the Church, and he walked in the great procession of '43.

Dr Buckland, the Dean of Westminster

and a great geologist, also found his way to Ruthwell—a high tribute from this busy man; he came to inquire and went away convinced of the value of Mr Duncan's geological discoveries. He found, like so many other people, the charm of visiting that happy household, and went away astonished at the knowledge and originality of the minister. Sedgewick, too, with his tall striking figure, thick shaggy hair and dark penetrating eyes, eyes which would light up with a glow of animation when talking, came to inquire into the genuineness of the *Testudo Duncani*—of which we shall have to speak in the next chapter.

That lion of the Scottish Church, the brilliant Chalmers, with all his great and magnificent ideas about the elevation of the working classes, his depreciation of the false principle of the ordinary poor laws, and his enthusiasm for the self-governing power of the Church, was another visitor. He always prophesied that pauperism would one day seriously endanger the state, and over and over again, in his works in different forms, this sentiment appears. "The remedy against the extension of pauperism does not lie in the liberties of the rich; it lies in the

hearts and habits of the poor . . . teach them to recoil from pauperism as a degradation." In Dr Chalmers' diary, there is a short entry in 1822: "Got to Ruthwell after four. I again preached at 5.30 to a well-filled church. The congregation of a very interesting moral aspect. After tea called on Mr Duncan's mother, who lives in an elegant cottage which Mr Duncan has raised up on his premises. She is a fine old lady, and an aunt of Mr Duncan's lives along with her. He has forty acres of glebe, and out of it has assumed a policy of five or six acres round his house, which he has transformed from a moor into a very beautiful and gentlemanly pleasure ground, consisting of gardens, lake, and a number of well-disposed trees. Had an hour before supper to wind up my narrative and letters, obtained most satisfactory information from Mr Duncan, and threw myself into my bed between twelve and one." Dr Chalmers' social qualities are best described in the memoirs of Mrs E. Grant of Laggan. "You ask me to tell you about Dr Chalmers. I must tell you first, then, that of all men he is the most modest, and speaks with undissembled gentleness and liberality of those who differ from him in

opinion. Every word he says has the stamp of genius; yet the calmness, ease, and simplicity of his conversation is such that to ordinary minds he might appear an ordinary man. I had a great intellectual feast about three weeks since. I breakfasted with him at a friend's house, and enjoyed his society for two hours with great delight. Conversation wandered into various channels, but he was always powerful, always gentle, and always seemed quite unconscious of his own superiority." Mrs Grant goes on to compare Scott and Chalmers, saying: "I could not help observing certain similarities between these two extraordinary persons, the same quiet unobtrusive humour, the same flow of rich, original conversation, easy, careless, and visibly unpremeditated: the same indulgence for others, and readiness to give attention and interest to any subject started by others. There was a more chastened dignity and occasional elevation in the Divine than in the Poet, but many resembling features in their mode of thinking and manners of expression."

Another friend and countryman of Mr Duncan, a native of Annan, Edward Irving, was a frequent visitor, and held the warmest

place in his affections, both in his youth and in the days when he was attracting the whole of London to his chapel. I think what Carlyle said of Irving brings him before one's eyes better than any other or longer description. "What the Scottish uncelebrated Irving was, they that have only seen the London celebrated (and distorted) one can never know. His was the freest, brotherliest, bravest human soul mine ever came in contact with. I call him on the whole the best man I have ever (after trial enough) found in this world or now hope to find." The celebrated founder of the Irvingite Church was tutor to Miss Jane Welsh in her youth, and no separation or change of circumstances ever interfered with their friendship and affection for each other. It was at one time thought that this friendship would have a tender ending, and Mrs Carlyle was very much attached to him.

It was a painful time for Mr Duncan in 1833 when, owing to his position in the Presbytery, he was obliged to take an active part in the deposition of Irving; but the Supreme Court of the Church ordained it, so he was obliged to carry out their injunctions. Mrs Oliphant, in her *Life of Irving*,

shows no bitterness towards him, and speaks of him "as a man of universally acknowledged eminence and high character." Only those who knew Mr Duncan's kindly nature realised what a painful, sad time this was in his life.

Dr Andrew Thomson, one of Scotland's greatest churchmen, carried on a correspondence with Mr Duncan and visited him from time to time. He was conspicuous for following his own line, and was supposed to glory in conflict. He went against the whole Church in refusing to have a funeral service for Princess Charlotte, maintaining that "all such sermons are repugnant to the Presbyterian system and dangerous in themselves from the tendency to degenerate into sycophantic eulogy." Dean Ramsay, in his interesting book of Scottish stories, repeats one that Dr Andrew Thomson loved to tell: "A clergyman in the country had a stranger preaching for him one day, and meeting the beadle he said to him, Well, Saunders, how did you like the sermon to-day?' 'I watna, sir, it was rather o'er plain and simple for me. I like thae sermons best that jumbles the joodgement and confounds the sense: od, sir, I never

saw one that could come up to yoursel' at that.'"

William Gillespie, who was at Edinburgh University with Mr Duncan, kept up the old friendship that started in their student days. Gillespie, in common with a very large number of the Scottish clergy, rebelled against the order that Queen Caroline's name should be crossed out of the prayers for the Royal family. Queen Caroline became a party question, and the clergy were divided into those who prayed fervently for her and those who did not. The thoroughgoing Whigs made it a point of faith to do her honour, while others considered her a disgrace to the country. When Gillespie was chaplain to the Stewartry of Kirkcudbright Yeomanry Cavalry, the order came to omit her name. The Commandant, who appeared to be a little doubtful of Gillespie's attitude, wrote and asked him what he intended to do about the Queen, and his reply was a very evasive one. When the usual prayer for the Royal family was in progress, he said "Bless also the Queen," and on this he was told to consider himself under arrest.

In those days people "drank tea" and

"supped," and supper was the convivial meal of the day. It was this simple repast that drew the busy household together after the work of the day was over; the evening hour brought out and deepened the spirit of companionship and sociability. It was then conversation was at its best; it was then the employments and occupations of different members of the household were discussed; the progress of the pupils, the literature and politics of the day. In the summer evenings the windows were thrown open to let in the fresh breezes of the Solway, and Mr Duncan loved to point out to the inmates of the room, the marvels and mysteries of the heavens, for he had a deep perception of all that was beautiful in nature. When the evening drew to its close the servants were summoned, those faithful old servants who were such a feature of Scottish life in that day. There was a vein of good feeling running through the intercourse between both master and servant, rendering it a most intimate and agreeable one. One imagines the hush when they were seated, his countenance illumined by devotion when he opened the Bible, the simple prayers, and his melodious voice blessing the household be-

fore parting for the night. These were peaceful days over which, however, the gathering clouds of the coming struggle in the Church were beginning to cast their shadows.

CHAPTER V

CORRESPONDENCE WITH BROUGHAM—EMANCIPATION OF SLAVES—CATHOLIC EMANCIPATION — GEOLOGICAL DISCOVERY—RUNIC CROSS

Towards the close of November 1823 the St Andrews University conferred on Mr Duncan the degree of Doctor of Divinity. This was done in the most gracious manner possible, and he was unanimously elected. It was some months after this that Dr Duncan published *William Douglas*, a novel in three volumes. It was written in vindication of the Covenanters, and in reply to Sir Walter Scott's novel, *Old Mortality*. It was published anonymously, but it attracted a great deal of attention, and was widely read. The versatility of Dr Duncan's interests and his keen industry naturally brought him a very large correspondence on a variety of subjects. He had kept up his college friendship with Mr Brougham, afterwards Lord Brougham. The latter had formed a

high opinion of his judgment, and we now find him writing to ask Dr Duncan for advice and co-operation in *The Society for the diffusion of Useful Knowledge,* a project that Mr Brougham had much at heart.

LONDON, *November* 18, 1826.

MY DEAR SIR, — A private committee having been formed here for promoting popular education, by the preparation and diffusion of cheap and elementary works on all branches of Science, I wish to engage you to help us, both by suggesting such individuals as would undertake to furnish us with some such treatises, and by yourself taking some one or two more upon you, and, finally, by forming an auxiliary committee for the southern district of Scotland. . . . Do you know anyone, either as a volunteer or for reward, who will give a popular view of the philosophy of mind, abridged from Dugald Stewart for example? Or of the History of Ancient Philosophy—from the great folios that Finlayson used to recommend to us, and which we used *not* to read? . . . In truth there are no assignable limits to the good it may do. The only subjects to be avoided are

party politics and controversial divinity. We ought, for some time, to be occupied chiefly with the Sciences and Civil History, to avoid debateable ground. . . .—Yours ever,

H. BROUGHAM.

Dr Duncan, in his reply, assured Mr Brougham of the interest he took in the proposed work, and of his readiness to do all in his power to forward it, provided religious subjects were to be unassailable. Mr Brougham replied by saying, "What you say of religion has been much weighed, and I see no difficulty. The tone or tendency of the whole of our operations will be religious, leaving out matters of controversy. In fact, I do not see how it is possible to teach science without teaching the foundation of all religion. . . ."

Dr Duncan at once set to work to do all in his power to put Mr Brougham's plan into motion. Among the first persons he wrote to was the Rev. David Welsh, of Crossmichael, author of the *Life of Dr Thomas Brown*, to see if he could induce him, with his able pen, to write a paper on Mental Philosophy; but Dr Welsh, answering that he was very sorry he could not under-

take the subject, said, "People with such heads as you have can form no idea of the slowness with which such organisation as mine proceeds." Dr Duncan was more successful in other quarters in helping with "the diffusion of useful knowledge," and took great pains and trouble to work up interest in it in Scotland, and himself contributed articles on Friendly Societies, Savings Banks, etc. This insatiable worker now turned his attention to the new *Mechanics Institutes*, which were then coming to the front. He encouraged lectures on Chemistry and Science, both in Ruthwell and in Dumfries —a lecturer was engaged to demonstrate to the people, and great interest was awakened in both parish and town. There was some opposition at first, from the idea that science and religion did not go hand in hand, but he took, as he always did, a liberal, open-minded view, and said, "Truth cannot oppose truth. Intelligent men — though but half educated—in an age like ours, *will* inquire into doubtful and difficult subjects. . . ." Dr Duncan was busily engaged in writing pamphlets during the years of unrest which preceded the great measure of 1832 — pamphlets that did very good work in dissemin-

ating just political views among the people. He also lectured on various subjects. These manifold interests look as if they must have taken up his time from his parishioners, but it happened with him, as it does with so many active natures, that the more he did the more he found time to do. Many and many a time, after consuming the midnight oil, daylight would find him again in his study hard at work, for he allowed no other interest or pleasure—and studious work of all kinds was a pleasure to him—to steal his time from his own people. He was always accessible to them whenever they wanted his help or advice.

> "—For surely never did there live on earth
> A man of kindlier nature. The rough sports
> And teasing ways of children vexed him not;
> Indulgent listener was he to the tongue
> Of garrulous age; nor did the sick man's tale,
> To his fraternal sympathy addressed,
> Obtain reluctant hearing." [1]

All people who write will appreciate the difficulties he must have laboured under with constant interruptions, but it had become such a habit with him to turn with great rapidity from one thing to another,

[1] Wordsworth's *Excursion*.

and he had such command over himself, that he could lay down his pen, deposit marks on half a dozen places of reference, and proceed to listen with no sign of impatience to the long and tedious complaint of some poor old woman who had been annoyed by the moonlight-larking of the boys of the village, or to the grievances of those people who, all the world over, have never-ending troubles — troubles for the most part of their own making — and who have little mercy for the poor overworked individual who has to be the recipient of them. Then there were frequent interruptions on Savings Bank business, as that was entirely managed by him; but these were pleasant interruptions enough for he was heart and soul in favour of thrift, and his face would light up with pleasure on receiving an addition to money already deposited, or in welcoming a new depositor. At all times and all seasons he was subject to the calls made upon a country pastor. He was very quick at sifting out the right and truth of a question—able, too, in a remarkable way to smooth and soothe angry feelings, and to send away a discontented individual in a happier frame of mind; he would then

resume his seat, his pen, and his references, absolutely unruffled, and concentrate his thoughts again on his work, the broken interval not interfering in the least with the continuity of his ideas. Nothing, indeed, was more remarkable than this intense mental vitality, though I often think he must have suffered from the strain of it in after years. People of all classes turned to him for help, for aid, and for advice. If I were to attempt to deal with half the subjects contained in that vast correspondence, some of which lies beside me, how endless my task would be. Mr Douglas, the member for the Dumfries burghs, kept up a constant correspondence with him, consulting him on every possible subject. In an answer to one of Mr Douglas' letters on the Abolition of Commercial Restrictions in 1820, he says, "What a proud spectacle for Britain, after crushing the power of Bonaparte, to stand forward as the asserter of universal freedom of trade"; and his own verse at the end of a poem is worth quoting:—

"May commerce, released from her old swaddling bands,
Burst forth in her strength and with freedom join hands;

While science shall shed on the poorest her pleasures,
And faith, love, and peace fill the world with their treasures."

There are numberless letters from Dr Chalmers among his papers; letters from Dr Andrew Thomson, David Welsh, and other well-known lights of the Church of Scotland; and in all of them there is the same proof of the faith, fellowship, and affection of the men of his own profession and their confidence in his judgment. There is one letter in particular from Dr Chalmers at the time when the plan, which had to be abandoned, of founding a university for Dumfries was under consideration, which shows the opinion held by Dr Chalmers of his organizing abilities.

EDINBURGH, *September* 11, 1833.

MY DEAR SIR,—I returned home yesterday and found your letter awaiting me. I fully and entirely acquiesce in its judicious and powerful statements, and am more confident than ever of a right and prosperous result of our joint deliberations when I see a new suggestion so thoroughly competent and so well decided upon. I do hope you will meet

with nothing to embarrass you or distract you any further in the settlement of all the needful details. Dr Welsh rejoices in your letter to me, and I can assure you that I am altogether pleased with it.—Ever believe me, with best compliments, my dear Sir, yours most truly,

THOMAS CHALMERS.

Mr Brougham, it appears, also took great interest in the proposed college, and corresponded with Dr Duncan on the same subject. The origin of the idea of starting a university was this: funds had been left at the disposal of Mrs Creighton by her husband to do whatever was best for the town of Dumfries, and Dr Duncan, together with his brother, the Rev. Thomas Duncan, had been consulted. The result of their deliberations was that the money should be devoted to education, which would be of more benefit to the town than anything else. Lord Brougham wrote to Dr Duncan in answer to a letter on this subject.

BROUGHAM, *Saturday.*

MY DEAR SIR,—Your welcome letter came to me at York. . . . I spoke to the worthy Dean of your wise and liberal views, and that

you had so little presbyterian bigotry as to desire to see the prosperity of a college where Scotch Divines might associate with English Episcopalians to their mutual improvement. He was delighted with your sound and enlightened ideas which, he said, "showed a great mind," and he hopes no impossibility will be found of coming hereafter to some understanding. He is heart and soul intent on the scheme. I really would fain hope something may be done, but then Mrs Creighton's mind should be brought by reflexion and discussion to a right estimate of the infinitely greater good she does in this than in any other possible way, and the more general and lasting fame she gives her husband's bounty. . . .—Yours ever,

H. Brougham.

In those busy days it seems wonderful that he should have found time to read those close-written letters, let alone to answer them, and to answer them at length and to keep a copy, in his own neat handwriting, of each important one—letters that required thought, energy, and knowledge, on such subjects as Catholic Emancipation, then

creating the greatest difference of opinion among all classes. It seems extraordinary that, at a period so very close to our own, a Roman Catholic was not allowed to sit in Parliament. George III. resisted every effort made in this direction. With the accession of George IV. the Catholics hoped for more liberal measures; they were, however, disappointed. The crisis in the Catholic question was brought about when O'Connell, although it was illegal for him to sit in Parliament, stood for Clare, and was elected by a large majority. He knew he could not take the Oath, but his election went a long way towards getting the Roman Catholic Relief Bill carried. Dr Duncan took a very decided stand in favour of emancipation, and, for the first time in his long ministry, seriously differed from his parishioners, refusing their request to send a petition to oppose the measure. He wrote a letter to them explaining his views; he was of opinion, "That civil disabilities should be distinct from religious ones. . . ." Feeling ran very high on this subject in his parish, as it did all over the kingdom. He bade his people look at their own history. "Look at our own noble and obstinate struggle in

the days of the Covenant, and take warning—other Claverhouses and other Laggs would rise to sate their vengeance in the blood of helpless women and children. Argylls and M'Kails, of another creed, would seal their testimony on the scaffold, and be inscribed in the Calendar of Romish Martyrs; other armies would be marshalled and other battles would be lost and won. . . . It is the curse of all measures adopted or retained in a worldly spirit, for strengthening the bulwarks of religion, that they not only defeat their own object, but are actually not seldom converted into barriers against it. . . . It is an insult to Christianity to use carnal weapons for its support. . . . You wonder that while all other classes of British subjects are rapidly advancing in civilization the Irish Catholics should alone be excluded from the generous race—that they alone should be left centuries behind—but your wonder is misplaced, for how could it be otherwise when Protestant hands have placed such fetters on their souls."

At the time when passionate differences of opinion were taking place between the Government and the West Indian planters on the slavery question, Dr Duncan was

writing a series of letters in the *Dumfries Courier* under the name of "Presbyter," which had a great effect on public opinion, both in our country and the colonies. He took a moderate and statesmanlike view of this most difficult question, and his letters had excellent effect in furthering a better state of feeling between the two parties—on the one side the Abolitionists, who were for emancipation at any price, and on the other side those who thought it would be dealing unfairly with the planters, who were after all our own people, were emancipation to be made compulsory. He felt that conciliation and caution were necessary on both sides. It was declared in the colonies that, should emancipation take place, they could not possibly compete with other places which permitted slavery, and that it would be impossible for white people to labour in the sweltering heat of the sugar and rice fields. There were those again who sneeringly pointed to the shocking conditions under which women and children laboured in our mines in free and happy England. In addition there was the question of the future of the slaves when emancipated. Were they fit to look after themselves? who was to

protect those who were ill or unfit? what was to become of the old slaves whom no one wanted? would not the last condition of these unfortunate people be worse than the first? Many sensible and apparently good and humane people were of the opinion that the change should be gradual, while others, indignant at the stories of the degradations and miseries of the slaves, were for emancipation instantly and unconditionally, at any and every cost. It was during this stormy time that Dr Duncan took up his moderate pen and strove to influence the passions and feelings which were abroad. He says, "How much men attracted to a party, or under the influence of some strong feeling, are, with the most honest intention, liable to be biassed in their judgments; and how unwilling they naturally are to admit the truth of every fact which militates against their views; nor can any of us be ignorant how generally writers and speakers regard it as a legitimate artifice to throw into the shade all opposing arguments, and to give a high, if not false, colouring to everything which tends to advance their cause. . . ." Speaking of the danger of too sudden a change, he says, "The difficulty lies, as I

have said, in the transition when the first light breaks in on eyes which have long been held in natural darkness, and it dazzles and misleads: and the excesses to which it may give rise are dreadful to contemplate. Now the black population of the West Indies is precisely in this situation, and nothing can require more delicacy and prudence than the management of such a crisis. To this task a distant authority, which can at best be but partially informed, and which is liable to be guided by feeling and theory rather than by judgment and experience, is scarcely competent; and, therefore, do I earnestly deprecate a rash legislation at home."

Mr Douglas, M.P., writes to tell Dr Duncan that "Presbyter" has attracted much notice in all the West Indian colonies, and he further adds, "I have to-day a letter from the Speaker of the Assembly of Tobago, in which he says, 'I wish you would tell me, for I presume you know, who it is that writes in the *Dumfries Journal* under the signature of "Presbyter"; he is generally very correct.'" And again, Mr Douglas says, "Your letters, I assure you candidly, have been read with general interest . . . they acquire a very

just tribute to your powers of writing; as they come from an unbiassed observer, they attract attention and a fair consideration of the case. . . ." Mr Home Drummond also writes to tell Dr Duncan what pleasure and instruction the letters have given him, and how refreshing they are after the "crimination and recrimination of the slave-owners and their anti-slavery opponents." The abolition of slavery in all British Dominions took place in 1833—the compensation paid was £20,000,000—it was the first great work of Parliament after the Reform Bill. It was said by those who thoroughly understood the subject that "Dr Duncan's work was calculated to do more to approximate those whose sentiments were widely opposed, and to produce a friendly feeling, than any book upon the same subject that had previously appeared."

Dr Duncan made a very important geological discovery in 1827—a discovery that led to a great deal of difference of opinion among the geologists of the day. Hearing that some curious footprints had been seen on the red sandstone in a quarry called Corncocklemuir, he determined to investigate the subject for himself. Having seen and

carefully examined the footprints he came to the conclusion that they were undoubtedly those of some kind of four-footed animal, and with his discovery a new era in geology began. In an article named, "Fossil Footsteps" in the *Edinburgh Review*, vol. cx., 1859, appears the following: "These imprints of the former inhabitants of our earth were first brought under the notice of geologists about thirty years ago by the late Dr Henry Duncan of Ruthwell. . . . Dr Duncan published an account of these impressions in the transactions of the Royal Society of Edinburgh in 1828. Professor Owen, who examined casts taken from the Corncockle tracks, has referred the impressions to tortoises, giving them the name of *Testudo Duncani*." Dr Duncan at the time was only too well aware that his discovery would be met with scepticism. He communicated with the distinguished geologist, Dr Buckland, who, on hearing of the discovery, wrote as follows: ". . . till I see your specimens, I can, of course, give no further opinion than a general one, *against even the remote probability* of the marks you mention being the impressions of feet." But after seeing the casts, which were for-

warded to him by coach, he writes to say, "I am strongly inclined to come over *in toto* to your opinion on the subject." This conclusion was arrived at by making tortoises walk over soft dough and wet earth. Many eminent geologists at first ridiculed the idea of the footprint theory, but Dr Buckland was his firm ally. He showed the casts to Chantrey, the sculptor, who absolutely agreed with Dr Duncan. Dr Buckland asked for further specimens to be sent to him to show to others, as the matter had caused such a stir in the geological world. . . . "And so successful have I been in making converts with the single specimen I have from you, that if you could send me one or two more, on the real sandstone, I am sure I should bear down all the opposition (which is now very strong) to the belief in your hypothesis, among the geologists of London." Sir David Brewster and Mr Ansted were both sensible of the great value of Dr Duncan's discovery. Some years after, Dr Buckland wrote to Dr Duncan to say, "I look upon your discovery as one of the most curious and most important that has ever been made in geology, and, as it is a discovery that will for ever connect your name with the

progress of this science, I am very anxious that the entire evidence relating to it should be worked out and recorded by yourself." This must have been a pleasant letter to read, for a great deal of controversy had taken place. Dr Duncan published his observations in the *Transactions of the Royal Society of Edinburgh*, and, speaking of his discovery, he says, "This fact leads the mind into the remotest antiquity, and perplexes it in a maze of interminable conjecture as to the state of the earth's material when these living creatures walked on its surface, bathed in other waters and browzed on other pastures, and not less on the extraordinary changes and convulsions of nature which have since taken place, and which have broken up, overturned, and remodelled all things."

Dr Duncan is further known to archæologists and antiquarians as having rescued from destruction the most beautiful example of a Runic monument in the United Kingdom. When Dr Duncan was presented to the parish of Ruthwell he found portions of this beautiful cross lying about the churchyard in detached fragments. He was not slow to recognise the beauty and interest attaching

THE RUTHWELL CROSS

to it, and determined to make a search for the missing pieces in order to restore it. The earliest authentic notice of this interesting monument appears to have been some time in the seventeenth century, at which period it was in the parish church. When the struggles between Charles I. and his people were drawing to a crisis, and differences in religious matters were becoming more and more acute, the General Assembly of 1640 passed the following decree: "For-as-much as the Assembly is informed, that in divers places of this Kingdom, and specially in the north parts of the same, many Idolatrous Monuments, erected and made for Religious worship, are yet extant—such as crucifixes, Images of Christ, Mary and Saints departed—it ordaines the said monuments to be taken down, demolished and destroyed; and that with all convenient diligence. . . ." The lofty slender pillar, which dated from about 670, was thrown down; its beautiful head was humbled to the dust. It was, however, allowed to remain, crippled and broken as it was, on the floor of the church, and there at least had shelter from the storms without. In 1772 it was deprived of even this protection,

the pieces were thrown out into the church-yard, and there were left exposed to the rains and winds of heaven, and to the merciless treatment of the children of the village. With loving hands Dr Duncan pieced the broken cross together, and spared neither time, pains, nor expense in trying to recover missing pieces, some of which were discovered while digging a grave close by. Not all of these, however, for many precious portions were never found. In 1802 the cross was erected in the manse garden. The transverse arms were missing, and Dr Duncan himself undertook, from a comparison with plates of similar monuments, to restore it, to the best of his belief, to its original form. It was a work of years to clear away the moss that clung to those old stones after the long exposure. Dr Duncan wrote a long account of the cross, and made beautiful and accurate drawings of the four sides, which he presented to the Antiquarian Society of Edinburgh. In acknowledging his work the Society paid high tribute to his care and trouble.

EDINBURGH, 1832.

MY DEAR DOCTOR,—I have much pleasure in communicating to you the special thanks

of the Society of Antiquarians of Scotland, not only for your valuable paper on the subject of the Runic Monument of Ruthwell, and for the beautiful drawing of the monument, which must have cost you so much pains and labour, but also for the care you have, for thirty years past, taken to preserve from destruction this most interesting relic of former times. . . .—My dear Sir, yours most faithfully,

DONALD GREGORY.

The controversy about the deciphering of the runes of the cross was very remarkable. First, the Scandinavian scholar, Mr Thorlief Repp, according to Wilson, reading the letters correctly enough, proceeded to weave them into imaginary words and sentences by means of which he made out the inscription to record: "A gift, for the expiation of an injury, of a cristpason or baptismal font, of eleven pounds weight, by the authority of the Therfusian fathers for the devastation of the fields." Other portions of the inscription were made to supply the name of the devastated locality, "The dale of Ashlafr," a place as little heard of before as were its Holy Conservators, the "Monks of Therfuse."

[1] Wilson's *Archæology of Scotland.*

Mr Thorlief Repp was wrong. Professor Finn Magnusson, who had another theory, was also wrong, and there was a great stir among those who were learned in these matters, and many conjectures and decipherings and heated discussions.

In 1838 Mr Kemble, a great Anglo-Saxon scholar, arrived on the scene, and scattering all previous opinions aside, unlocked the mystery of the beautiful cross for ever. Stephens, in his *Old Northern Runic Monuments*, says of Kemble's reading of the runes: "He showed that the Cross was a Christian Memorial . . . . of a poem in Old-North-English, commonly called Old Northumbrian, on the Holy Rood, the Cross of Christ." For absolute confirmation of this opinion there was found, later on, at Vercelli, near Milan, an old manuscript. It contained old Anglo-Saxon homilies, and among them one entitled *The Holy Rood*, since known as *Cædmon's Hymn*, and in the parts that are legible and clear on the cross at Ruthwell, parts of the same poem were deciphered. In the dream of the Holy Rood, "the sleeping Christian" is suddenly startled by the appearance in the sky of the Blessed Cross of Christ—a variety of colours,

now wavering and faint, now brilliant and gorgeous, pass over its surface. At one time streams of gore are seen to trickle down it; these are changed into rills of gold and silver, and the whole face of man's salvation is studded with bright gems and garlanded with flowers. Angels amidst peals of hosannahs bear it through the clouds of heaven, which open above the dreamer. The cross is supposed to speak to the sleeping Christian, and the lines of the poem, still legible on the cross, are as follows:—

"Then the young hero prepared himself,
That was Almighty God,
Strong and firm of mood,
He mounted the lofty Cross
Courageously in the sight of many.

. . . . .

I raised the powerful King,
The Lord of the heaven;
I dared not fall down.

. . . . .

They reviled us both together,
I was all stained with blood,
Poured from the man's side.

. . . . .

Christ was on the Cross,
Men came from afar
Yet hither hastening
Unto the noble one,

I beheld that all
With sorrow. I was overwhelmed.

. . . . .

I was all wounded with shafts;
They laid him down limb-weary;
They stood at the head of the corpse;
They beheld the Lord of Heaven."[1]

The cross no longer stands in the manse garden, but has again found shelter and protection in the church. Through the influence of the late minister, the Rev. J. Macfarlane, it was placed there, and is now under the protection of *The Ancient Monuments of Scotland Act.* From a cunningly devised well in the floor of the church it rears its beautiful head heavenwards telling the story of Calvary in all its solemnity. A rich gem in a simple setting—there it stands in the full majesty of its beauty against the somewhat frigid atmosphere of the Presbyterian Church—the richness of the decoration, the warm ripe tints of the red sandstone stand out in almost startling beauty against the white walls of the church. Anderson says, in his *Scotland in Early Christian Times:* "No literary monument graven on stone

[1] *Archæologia,* vol. xxx., pp. 33-37.

[2] *Scotland in Early Christian Times,* by Anderson, p. 245.

of such a character, or of greater importance in the history of literature, exists anywhere else. It is a monument of culture in the highest sense of the term: it is a monument unique of its kind."

CHAPTER VI

DEATH OF MRS DUNCAN — LETTER FROM JOANNA BAILLIE — SACRED PHILOSOPHY OF THE SEASONS—POEM ON CURLING

In the year 1832, the year of the great influenza epidemic, Dr Duncan lost his wife. She had been an invalid for many years, but at the end her death was very sudden, and her life went out like the flicker of a candle. It was during the Communion week, a time in which the Church of Scotland has great calls on her spiritual strength. At the beginning of the week nothing serious was apprehended, though she seemed much weaker than usual. On the "Fast Day" her strength declined further still, and on "Preaching Saturday" there was serious cause for alarm. She died that same evening, and as the parishioners drew near to the church on the "Communion Morning" they heard that in the peaceful manse, overlooking the church, their minister's wife had passed through the valley of the shadow of death. For her,

indeed, it might be said, "fear no evil." She had lived in the parish since she was a child of seven, and knew everyone by name. Not only was she a loss to her husband—for she had encouraged and strengthened him in every public duty and private endeavour of his life—but she had been a mother to that small world which lay around her home. Henceforward Dr Duncan took to writing and working more earnestly than ever. His daughter mentions in her diary that he was often in his study at dawn, and she herself used to listen for his footsteps and creep down the stairs to sit with him so that he should not feel his loneliness.

Among Dr Duncan's numerous letters is one from Joanna Baillie, written after the publication of her treatise *On the Nature of Christ*, a copy of which she had sent to Dr Duncan for his perusal. From the tone of her letter he had evidently disapproved of the work in question. I have not been able to trace the publication, so her letter to Dr Duncan must explain itself.

HAMPSTEAD, *June* 4, 1831.

MY DEAR SIR,—On publishing my late work, which I am very sorry to find has

given you pain, I resolved to send copies of it to no clergyman, not from supposing they would receive it severely, but because I considered that it might seem forward and presumptuous in me to do so, and I have made you the only exception to this rule. That I did so from the perfect confidence I had in your candour and charity, and my strong desire to show particular respect to the benevolent founder of our Savings Banks, and a man in every respect so useful to his country you will readily believe; yet I feel that I have not done right; it was presumptuous in me to send you such a publication under any circumstances; and I sincerely beg of you to forgive me. But, indeed, I am sure that you have already forgiven me, from the kind and interesting account you have given me of the changes which in early life took place in your own opinions.

She goes on to explain her own feelings on spiritual matters, and ends her letter by saying:—

I am truly glad to hear that your son has begun his ministry so desirably, and I hope he will soon have better preferment. It will be a good thing for any parish to fall under the care of a son of yours. . . . Fare-

well, my dear Sir! and think of me with as much charity as you can, for your good opinion is by no means a matter of indifference to,

Your obliged and sincere friend and servant,

JOANNA BAILLIE.

Joanna Baillie, herself the child of a Scottish manse, was at this time in her sixty-ninth year. She had already written her greatest work, *The Nine Plays on the Passions.* Kemble and Mrs Siddons took the leading parts in her play *De Monfort,* which made a great impression. At her house, in Hampstead, Joanna Baillie entertained many of the leading people of her day.

Students of *Esperanto* will be interested to hear that Dr Duncan wrote in those early days *Hints for the Formation of a Universal Language on Philosophical Principles.* This was never seriously pursued, but the alphabet and the various inflexions of nouns and verbs were ingeniously provided for.

But the greatest literary work of Dr Duncan's life was *The Sacred Philosophy of the Seasons,* which was received by the public with much favour and rapidly went into four editions. It is a veritable encyclo-

pædia of science, containing, as it does, essays on such subjects as Astronomy, Botany, Geology, Natural History, the Migration of Birds, etc., etc. It is a work in four volumes, beginning with winter and ending with autumn, and from the first page to the last it is never dull. There is a delicacy and finish about the style of the papers that must arrest the attention of all who read them. He finished the first volume without great effort, but he was under an engagement to complete the other three in a given time, and this entailed close and continuous work, which meant the preparation of a subject each day for nine months of that year. Those who have had to write against time will readily appreciate the resolve necessary to enable him to finish his work so promptly. Every paper he wrote was full of deep religious feeling, and with the object of showing the reader the glory and majesty of the Great Creator. His work breathes the spirit of the psalm: "The sea is His and He made it and His hands prepared the dry land," and of Rogers' beautiful little verse :—

> "The very law which moulds a tear,
> And makes it trickle from its source;

That law preserves the earth a sphere,
And guides the planets in their course."

Although in his sixty-fourth year, he seemed to be at the zenith of his powers, and the amount of labour that poured forth from that quiet library must excite admiration and astonishment. It was not light and easy work allowing the pen to slip swiftly over the paper, but work that required much thought, study, and determination. Notwithstanding all the time he gave to writing and to the serious work of his parish, he loved outdoor pursuits, and *curling* was a favourite game with him. He provided a pond for his parishioners, and himself joined in the sport. No one entered into the spirit of the play with a greater zest than he did, and he believed that it was good for him, as well as for his people, to be thrown into intimate companionship. His poem on *Curling* is supposed to be the best description of the game ever written.

THE MUSIC OF THE YEAR IS HUSHED

Air—"Maggie Lauder"

"The music of the year is hushed
In bonny glen and shaw, man,
And winter spreads, o'er nature dead,
A winding-sheet o' snaw, man;

O'er burn and loch the warlock, frost,
  A crystal brig has laid, man,
The wild-geese, screaming wi' surprise,
  The ice-bound wave ha'e fled, man.

Up, curler! leave your bed sae warm,
  And leave your coaxing wife, man,
Gae, get your besom, trickers, stanes,
  And join the friendly strife, man;
For on the water's face are met,
  Wi' mony a merry joke, man,
The tenant and his jolly laird,
  The pastor and his flock, man.

The rink is swept, the tees are marked,
  The bonspiel is begun, man;
The ice is true, the stanes are keen;
  Huzza! for glorious fun, man.
The skips are standing on the tee
  To guide the eager game, man;
Hush! no a word—but mark the broom,
  And take a steady aim, man.

Here draw a shot—there lay a guard,
  And here beside him lie, man,
Now let him feel a gamester's hand,
  Now in his bosom die, man.
There fill the port, and block the ice,
  We sit upon the tee, man;
Now tak' this inring sharp and neat,
  And mak' the winner flee, man.

How stands the game? It's eight and eight:
  Now for the winning shot, man,
Draw slow and sure, the ice is keen,
  I'll sweep you to the spot, man.

The stane is thrown, it glides alang,
  The besoms ply it in, man,
Wi' twisting back the players stand,
  And eager, breathless grin, man.

A moment's silence, still as death,
  Pervades the anxious thrang, man,
Then sudden bursts the victors' shout,
  Wi' hollas, loud and lang, man;
Triumphant besoms wave in air,
  And friendly banters fly, man,
Whilst, cauld and hungry, to the inn,
  Wi' eager steps, they hie, man.

Now fill ae bumper—fill but ane,
  And drink wi' social glee, man,
May curlers on life's slippery rink
  Frae cruel rubs be free, man;
Or should a treacherous bias lead
  Their erring steps a-jee, man,
Some friendly inring may they meet
  To guide them to the tee, man."

Dr Duncan advocated the claims of the poor salters of the village, when there was some talk of their being deprived of their ancient charter, which enabled them to manufacture salt free of duty. It was an ancient industry in those parts to make "Salt of the sea," and as early as the twelfth century it was manufactured on the shores of the Solway. Ruthwell appears to have been the principal seat of this industry,

and there was a kind known as "*Ruthwell Salt.*" A great many poor people of the village eked out a small livelihood at this trade. It was a precarious living, for frequently the season would pass without any favourable weather for it, but there was distress at the thought of it being done away with, and the minister protected his people as far as he was able. The question of the Salters' Ancient Rights belongs, however, to an earlier part of his life, and arose at the beginning of his ministry. He was known often to return from Dumfries with his phaeton filled with flax to give employment to the poor women of Ruthwell. It was always his way to make people do something to help themselves.

CHAPTER VII

SECOND MARRIAGE — FURTHER CORRESPONDENCE WITH BROUGHAM—CHURCH PATRONAGE — DISRUPTION OF THE CHURCH OF SCOTLAND

In 1836 Dr Duncan contracted a second marriage with the widow of the Reverend Robert Lundie of Kelso. Her daughter, before this, had been united to Dr Duncan's second son; the marriage was thus a double union of affection and family ties. Sir David Brewster speaks of Mrs Lundie as being "one of the most charming and intelligent women I ever knew." She was a well-educated, clever woman, and remarkable for her determination of character. Dr Chalmers tells a characteristic story about her in his diary. On visiting the manse at Kelso, in her first husband's lifetime, he found her little daughter of nine years old suffering from a spinal complaint. The mother was sitting with the child in her arms and had remained in that same position for nearly seven months,

except for one hour out of the twenty-four. "The position," he adds, "was one which nobody understood but her mother, or which she would only maintain in her mother's arms. . . . I certainly was much impressed by her Christian feeling and fortitude."

At the time of their marriage the Church of Scotland was going through that fight for spiritual freedom which culminated in the Disruption of '43. Dr Duncan had attached himself with zeal to the reforming party, and was to be found standing in the front rank of those who defended the independence of their Church. It is a long and complicated story, but, before proceeding with the part he took, it will be necessary to point out briefly the reason which impelled so large a portion of the ministers of the Church of Scotland to leave the Establishment. The real question at issue was the right of the people to elect their own ministers. The Ten Years' Conflict was simply a new phase of an old question—should the Church be compelled to ask the State for leave to pass measures involving her spiritual well-being, or should she be free and untrammelled to obey her Divine Head? Briefly the whole

dispute was one of resistance to State interference. Mrs Oliphant, in her *Life of Dr Chalmers*, the leader of the Evangelical and Reforming party, explains the matter so shortly and concisely that I cannot do better than to quote her words: "In England the secular authority is the final judge in ecclesiastical matters, and the Anglican hierarchy has never claimed to rule its own sphere with the independence of the Presbyterians, but that independence has always been one of the most precious possessions of the Church of Scotland, sealed and secured by jealous stipulations ever since the union of the two Crowns."

Lay patronage had been done away with at the Revolution Settlement. In the reign of Queen Anne, an Act was passed restoring patronage, an Act which was unanimously objected to by the Church. Political reasons were supposed to have had much to do with it; were the aristocracy to be rendered more powerful and the ministers more dependent, Jacobite interests would be advanced. This retrograde step soon became the cause of strife and trouble in the Church, and dissent made rapid progress. In the religious revival, which marked the closing years of the

eighteenth century, the Evangelical party, as it was called, once again took the lead in the General Assembly, the ecclesiastical Parliament, so to speak, of Scotland. The Moderate party, which had long been in the majority, became in 1834 the minority. The Evangelical party, now in the ascendant, passed what was known as the *Veto Act*, or the *Act on Calls*, which laid down that, "It is a fundamental law of this Church that no pastor shall be intruded on any congregation contrary to the will of the people." The *non-intrusion* party consisted of those who supported the *veto*, those in opposition upholding the rights of the patron. A party had at one time prevailed in the Church Courts, which did not trouble much about the Reformation principle, and though they did not go so far as actually to propose to do away with the call, it had been allowed to become, in many instances, almost a dead letter. A call was sustained if signed by an infinitesimal portion of the congregation: in consequence the presentation of the patron generally prevailed. It was usually possible to find a few persons in favour of the presentee.

As early as 1827 Mr Brougham had

written to Dr Duncan asking for his views on the subject of patronage. Patronage was not then the burning question of ecclesiastical politics which it was soon to become. Nevertheless, as is evident from Mr Brougham's action, it was already attracting the attention of the Government.

RABY, *October* 1827.

MY DEAR SIR,—Yesterday a letter came under cover to me for you and one for Andrew Thomson, which I desired my brother to frank and forward by this dispatch. My great regret at the unlucky accident which prevented our meeting is increased by the reflection that there are some subjects of discussion which it is really very essential we should come to an understanding upon, especially Kirk-patronage, because it is necessary to put the Government in a right train, and I had reckoned upon Dr Andrew Thomson and us having it all talked over at Brougham Hall. I must now beg you to prevail on him to put his ideas in writing, and do the same yourself, as our chance of meeting at Christmas is too small to justify delay.—Yours ever truly,

H. BROUGHAM.

Dr Duncan was very glad of the opportunity of stating his views in so influential a quarter. As I have already given a brief sketch of the differences existing between Church and State it is unnecessary to insert his letter at length. The case for the Evangelical party was stated with clearness and precision. He mentions as an instance of the evils of State interference the case of the late Queen Caroline. "I need only remind you," he says, "of the ferment recently occasioned in Scotland by the political blunder committed during the unhappy dispute about the late Queen Caroline, in the proclamation prescribing to us a particular form of prayer for the Royal Family. This proclamation was universally condemned in Scotland, and almost universally disobeyed, on the high principle that the Throne was assuming a power which did not belong to it, in a matter which was justly held to be purely ecclesiastical. . . . Government could not do anything more grateful to our Scottish population—so far as the Church is concerned—than by showing a scrupulous regard to this principle." He goes on to criticize the Crown's right of presentation in Scotland, and says, "The

manner, however, in which that right has hitherto been exercised, I must be permitted to say, has had a tendency to degrade the clergy, and to alienate the minds of a people peculiarly alive to everything connected with religion."

Mr Brougham forwarded the letter to Lord Lansdowne, then Home Secretary, who, as Lord Henry Petty, had been a friend of Dr Duncan in Edinburgh days, that he might "carefully peruse and study it whilst in the country." Five years later, in 1832, the correspondence re-opened. Lord Brougham, the Lord Chancellor as he then was, wrote to Dr Duncan as follows :—

MEM., 1832.

"I wish you would draw up your own ideas of the best way to make the Crown Church patronage (in Scotland) available for checking the clamour against the Establishment. Suppose a rule were laid down, and most strictly acted upon, that the Crown nominee should be presented in the first instance to a vestry composed of the existing Kirk-Session (chosen, no doubt, very substantially by the last incumbent), and an equal number of others freely elected by

all the male communicants of the parish at a meeting to be called on a month's notice. That this vestry should be allowed to accept, or reject, the nominee. But that, if they rejected, they should appoint two of their number to support their objection, before the next meeting of the presbytery, whose decision should be final, unless they (the presbytery) sustained the objection to more than two successive nominees, and then that an appeal should be to the Synod. Don't omit the conciliation suggested, when we discussed the question at Brougham, in the hardship of sending a rejected nominee out, as it were, stigmatized. Also consider another difficulty, the nominee has either preached before the people or he has not. If he has not, they, and the vestry, have no means of judging, and will object to anyone till a person they have heard is named, which is giving them more than a *veto*. If he has, then you must run the risk of men bidding against each other in doctrine to suit the taste of those they ought to lead, not follow, and also of making the pulpit a place of canvassing by display and appeals to the passions."

Dr Duncan replied to the Lord Chancellor at length. After tracing the history of the various phases through which the Church had passed he concluded by advocating a return to the Revolution Settlement. The selection of a minister, he contended, must be vested in the heritors and elders of the parish who were to nominate one or, if they preferred it, two candidates to the Crown for presentation. The validity of this presentation would, however, require to be confirmed by the call being subscribed to by a majority of the heads of families, the Crown still retaining the right, should the people reject two successive presentees, of appointing a third whose induction could not be barred by the absence of a call without other sufficient reasons. In answer to this letter Lord Brougham again wrote on November 27th, 1832, saying: "I cannot quite say that I go along with you, and I think the difficulties in the way of so entire an abandonment of Crown patronage are not to be surmounted."

In consequence of Lord Brougham's views Dr Duncan modified his demands and adopted the principle of the *Veto* in a form very similar to the one embodied

in the Act of 1834, which has already been mentioned.

The Assembly of 1834 will long be remembered as having passed this *Veto* Act—an Act that gave the people the right to veto the appointment to their parish of any minister that was distasteful to them. This Act was passed by the Church in the full assurance that they were acting within their legal right, the right that the Church of Scotland had always cherished to uphold its spiritual independence, and to acknowledge only the Divine Head. The *Veto* Act, which it was hoped was going to solve all difficulties, was, in effect, the first of a series of events which culminated in the Disruption of '43. The principal provisions were as follows: The General Assembly . . . do declare that it is a fundamental law of this Church, that no pastor shall be intruded on any congregation contrary to the will of the people . . . that if the major part of the male heads of families, members of the vacant congregation shall disapprove of the person in whose favour the call is proposed to be moderated in, such disapproval shall be deemed sufficient ground for the presbytery rejecting such person, and that he shall be

rejected accordingly."[1] . . . From the legal lips of Lord Brougham came the following approval: "The late proceedings in the General Assembly (viz., by passing the *Veto* Law) have done more to facilitate the adoption of measures which shall set that important question at rest upon a footing advantageous to the community, and that shall be safe and beneficial, than any other course that could have been taken." The formal contest began in the month of August 1834, when the parish of Auchterarder in Perthshire became vacant. The patron, Lord Kinnoull, presented the living to a certain Mr Robert Young. Very little appears to have been known about him, except that for some reason his appointment was distasteful to the people. In a parish containing three thousand inhabitants, only two persons were found to be in favour of Mr Young, whilst two hundred and eighty-seven qualified persons were against his presentation. The Church, thereupon, decided that the Ordination could not be proceeded with, and they requested Lord Kinnoull to make another appointment. The patron and Mr Young resolved to take

[1] Buchanan's *Ten Years' Conflict*, p. 293, vol. i.

the case to the Civil Courts; the verdict was adverse to the Church; the legality of the *Veto* Law was denied, and the decision was upheld by the House of Lords.

It was while these events were taking place that Dr Duncan was elected Moderator of the Church, the highest Ecclesiastical position in Scotland. This took place in the highly critical year 1839, the year in which the famous Strathbogie case was impending, "the most flagrant and astounding act of intrusion that Scotland ever witnessed." Dr Duncan made it clear that there would be no turning back from the position taken up by the Church—the non-intrusion principle was to be upheld—no decision of the Court of Session, nor of even a higher power, should make the Church subordinate to the civil powers. Dr Chalmers said in 1840: "The Church of Scotland can never give way and will sooner give up the Establishment." The Evangelical party were naturally reluctant to take such a serious step as to sever themselves completely from the State. Whilst negotiations were in progress with the Whig Government, Lord Aberdeen, a member of the opposition in the House of Lords, brought

in a Bill which served only to widen the breach, and was in consequence withdrawn. The Duke of Argyll introduced a Bill, which would have satisfied the Church, but failed to meet with the approval of the Peers. What was to be done? Was there no way in which the conflicting powers of Church and State could be reconciled? The complications and legal proceedings that followed could not be indefinitely prolonged. The Assembly of '42 brought the matter to a final issue by the *Claim of Right*, that is to say, they determined to uphold those privileges, which they asserted the State had assailed, and which they maintained were part of the Ancient Constitution of Church and State in Scotland. It was obvious that the Church was hastening on to seek, apart from the State, the freedom she desired. The Government seemed to doubt the seriousness of the situation, and evidently did not anticipate the grave events that followed. The final crisis was the decision of the Upper House in the second Auchterarder Case, and the reply of the Government to the *Claim of Right* was also given in terms adverse to the position taken up by the Church. Dr Duncan had foreseen that this

dead-lock between the Ecclesiastical and Civil powers would come about, and as early as 1841 had felt that some great event was impending. He wrote to his eldest son to say, "My only fear arises from the danger of defection in our own ranks, and I am afraid that the terror of losing their livings would operate on many to induce them, in the hour of trial, to desert their principles. I hope none of my children will show the white feather, indeed I *know* they will not." The thought seemed to call forth the whole of his fighting strength and to renew his activity. Although his hair had grown white and his figure was bent, the clock seemed to have been put back to his youth as far as his spirit and mental activity went.

On 18th of May 1843, between four and five hundred ministers left their manses. Dr Duncan, his two sons, and his son-in-law—all ministers of the Church—joined the *Free Church of Scotland.*

It was a memorable day; the streets of Edinburgh were crowded and business was suspended; large anxious crowds had assembled in the streets, and there was a feeling of intense excitement manifested everywhere. No sooner were the doors of

St Andrew's Church opened than every available space was filled. In the Throne Room at Holyrood, where the Lord High Commissioner was holding his Court, the portrait of King William III. fell to the ground. "There goes the Revolution Settlement," said a voice in the crowd—an ominous incident. At St Andrew's Church the Lord High Commissioner was announced and was received by the entire assemblage standing. Prayers were offered up. Dr Welsh, the Moderator, rose after the first moment, when the excitement of the audience was nearly at breaking point; silence prevailed. "Fathers and brethren, according to the usual form of procedure, this is the time for making up the roll, but in consequence of certain proceedings affecting our rights and privileges—proceedings which have been sanctioned by Her Majesty's Government, and by the Legislature of the Country—and more especially in respect that there has been an infringement on the liberties of our Constitution, so that we could not now constitute this Court without a violation of the terms of the union between Church and State in this land, as now authoritatively

declared, I must protest against our proceeding further. The reasons that have led me to come to this conclusion are fully set forth in this document which I hold in my hand, and which, with the permission of the House, I will now proceed to read." The memorable document followed. The wrongs of the Church were clearly explained, and their enumeration concluded with these words. "We are not responsible for any consequences that may follow from this our enforced separation from an Establishment, which we loved and prized, through interference with conscience, the dishonour done to Christ's Crown, and the rejection of His sole and supreme authority as King in His Church." Dr Welsh laid the protest on the table, and, bowing low to the High Commissioner, left the chair and proceeded to the door, followed closely by Dr Chalmers. For one moment a loud cheer broke from the galleries which quickly died away, and amidst an impressive silence man after man left his seat and joined the long procession that poured forth into the crowded street. The great self-sacrificing act was done. Many of the men who left St Andrew's Church that day were homeless. The Church

had surrendered voluntarily the advantage of a State Establishment in order to secure spiritual freedom. No flesh pots in the way of endowments of secular privileges stood in the path of these devoted disinterested men. Buchanan says, in his *Ten Years' Conflict*: "As surely as that Providence is not a game of chance—as certainly as that God is in history—the Disruption of the Church of Scotland carries in it a message from the Eternal."

CHAPTER VIII

LEAVING THE MANSE—BUILDING OF FREE CHURCH—DEATH

After the great crisis—what then? The excitement, the enthusiasm, the crowded meetings, the cheers that greeted them were over—the time had come to face the privations, the loss of their old homes and of their churches. Other roofs must cover their heads, and their preaching, for a time, must be done under difficult, and sometimes nearly impossible, conditions. The sacrifices, the devotion, the grandeur of those who were prepared to lose everything rather than yield unto Cæsar the things that belonged to God must in these years of paler spiritual faith stir the blood of their descendants. Mr Gladstone said: "As to the moral attitude of the Free Church, scarcely any word weaker or lower than that of majesty is, according to the spirit of historical criticism, justly applicable," and the late Duke of Argyll described those spiritual-minded

ministers as being "the best and greatest men I ever knew."[1]

My story is almost told. Dr Duncan returned to Ruthwell only to leave his old home shortly afterwards for ever ; the manse, that for forty years had been his home, and the church where he had ministered to his people. He walked round his garden for the last time, bidding farewell to every tree and shrub ; he crossed the little wooden bridge, went through the gate that led to the churchyard and meditated there alone. What thoughts must have lingered in his heart ! The last load of furniture was gone ;[2] he looked for the last time at the desolate rooms, and saw the cinders growing grey in the grate: he turned and left it all. The latch of the gate clicked behind him as he passed out from the old life full of sweet memories, to begin the new life when he was in his seventieth year. There was no house for them in the village, but an old parishioner was good enough to share her house with

[1] From Article on The Free Church of Scotland in *Chambers' Encyclopædia.*

[2] My father, Mr Henry Duncan, the eldest son of the Rev. George John Duncan of Kirkpatrick, Durham, was at the manse at the time. He was quite a little boy, and remembers driving in the cart with the furniture.

her minister and his wife. It is sad and painful to dwell on this part of his life. It meant many bitter partings with old parishioners, who did not follow in his footsteps, but remained behind in the Established Church, for it was only about half the church-going population that "went out" with him. It must have been a hard wrench to see those who had been with him breaking away and going in the opposite direction.

It was useless to look for a site for the Free Church near Ruthwell, as the landed proprietors were against the movement. He, therefore, had to turn his eyes further afield. A suitable place was found at Mount Kedar, though it was situated some distance from the village of Ruthwell. He preached, in the meantime, in a barn fitted up as a temporary place of worship; and he used also to go every other Sunday many miles along the sands of the Solway to Cærlaverock to preach in the open air. His well-known figure was to be seen whatever the weather might be, and these open-air services were a striking proof of the spirit of the people, for they would come from great distances to hear him.

"I heard on the side of a lonely hill,
The Free Kirk preacher's wrestling prayer;
Blue mist, brown muir, and a tinkling rill,
God's only house and music there.
And aged men, in mauds of grey,
Bare-headed stood to hear and pray.

. . . . . .

Is it to pomp and splendour given
Alone to reach the throne on high?
The hill-side prayer may come to heaven
From plaided breast and up-cast eye." [1]

Dr Duncan eventually took up his residence in a labourer's cottage, which is still standing on the highway. It contains two small rooms, and his wife says that though it was damp and some of the ceiling was broken, they were thankful to get into a place of their own and felt "as if they had found a palace." He was very happy there and set to work at once to make the garden nice. A story is told about him in his little cottage. The writer says, speaking of Dr Duncan, "I saw the fine old gentleman in his roadside cottage about the year 1846. He entertained his company, a few ministers in the neighbourhood, with the polished courtesy of the old school. Dinner over, he said: "Will you go into the drawing-room, gentle-

[1] From *Annals of the Disruption.*

men ?" His friends gazed at each other and wondered what he could possibly mean. Opening the back door of the cottage he said : "My drawing-room is the great drawing-room of nature." Through declining health and the too frequent calls made upon his strength his family were anxious for him to remove, for the cottage was too damp and cold for him, and it was generally thought by his relations and friends that his health required great care. Pressure was put upon him to go to Edinburgh where he would find plenty of work to do in connection with the Church. He was reluctant to go ; he said : "If they take me from my people, they may just lay me on the shelf. My energies, such as they are, are gone, and I really think that if I be transplanted I shall wither and die." It was expedient and advisable, however, for him to go away and live under more healthy conditions, and give up for a time an active part in the parish. But he bitterly felt moving from the active part he had taken. "Must I slip off at last like a knotless thread ? I have no doubt that I could find something to do in Edinburgh, if I had faith for it, but I feel that I am too old to transplant." The short time he

spent in Edinburgh was very sad for he felt the separation from his people, and his heart was at Ruthwell. When his health improved he started on a campaign in Liverpool and Manchester to collect funds to finish the church and manse at Mount Kedar. He seriously overtaxed his strength by the amount of work he did; he preached constantly to crowded congregations, and devoted himself heart and soul to interesting everyone in the Free Church. No warnings from friends who knew that he was doing far too much turned him away from the work he had to do, and he very nearly succeeded in collecting the sum required. With a joyful heart he hastened back to Ruthwell, and his old parishioners, both those who left the Church with him and those who did not, joined in welcoming him. Touching and pathetic interviews passed between them; he made a house to house visitation; he specially gave up much of his time to the sick and dying; he brought comfort to the afflicted. He went to Mount Kedar to superintend the work there—his activity seemed as great as ever. It was the bright flickering of the candle before the end. He was seen in the churchyard, lingering, wrapt

in thought, his horse tied to the gate. What memories the scene of his old home must have brought back to him, of days of youth and vigour, and healthy, glowing life; the old house where he had spent so many happy years and where his children had been born.

A few days later he was holding a service in the house of an elder of the Established Church, which shows that there was no bitterness of feeling. The little room was crowded; the sun went down leaving the room in semi-darkness; he lit a candle; he seemed calm and quiet—there was no trace of excitement in his manner. As the light of the candle did not reach the Bible he had in his hand, he looked round, and reaching a jug from a shelf placed the candle on it so that the light should fall on his book. The 121st psalm was sung; he knelt and offered up a prayer and then gave out his text, from the third chapter of Zechariah, ninth verse: "For behold the stone." Shortly afterwards his voice sounded strange. It was thought at first that emotion choked his utterance; his limbs trembled, his voice was lowered to a whisper, and he sank back into a chair. It seemed at this meeting that

Abbey Guildford
18th Oct 46

My Dr George John

I trust that in putting an answer to Jas McMurdo's communication of your beloved & honoured father's sudden but peaceful removal would be held by those on the spot as mine also. But although very much occupied at present, I cannot but snatch a spare minute to express to yourself how truly & deeply I feel his loss — Long as I had been separated from him by place, I had unchanged love towards him an almost filial feeling which was however no adequate requital of the truly paternal kindness he showed me for many years, at that period of life when I most needed such an adviser & encouraging friend. Pray communicate to Wallace & Barbara if they remember me now at all this expression of my regard for your father's memory whom I hope yet to see in the glory of our common Lord, when God shall be all in all — Ever very affy yours

Thomas Carlyle

If ever in the South pray come to see us. Address is in a Counting House 18 Mark Lane London

[illegible] used by the gods. What [illegible]

[illegible] have brought back [illegible]

he was at the going [illegible] of [illegible]. The people were moved to their very depths, and many a tear rolled silently down the faces of those present. He was carried by devoted people from the room, and driven as smoothly as possible to Comlongan Castle, the residence of his brother-in-law. He was conscious of all that was going on but [illegible] to say, looking up at the stars, "Glorious! most glorious!" He was never able to utter more than a few words afterwards. His wife and children were too late to see him, and he fell peacefully asleep before they arrived. They laid his body to rest in the quiet churchyard near the scene of his [illegible] labours, [illegible] the churchyard from the parish garden.

Carlyle, who was so often at the manse, wrote to one of Dr Duncan's sons to express his sympathy.

Alverstoke, Hampshire,
[illegible] '46.

My dear George Duncan,—I [illegible], that [illegible] to [illegible]'s communication of your beloved and honoured father's sudden but peaceful [illegible] would

he was at the very gate of heaven. The people were stirred to their very depths, and many a tear stole silently down the faces of those present. He was carried by devoted people from the room, and driven as carefully as possible to Comlongon Castle, the residence of his brother-in-law. He was conscious of all that was going on for he was heard to say, looking up at the stars, "Glorious! most glorious!" He was never able to utter more than a few words afterwards. His wife and children were too late to see him, and he died peacefully before they arrived. They laid his body to rest in the quiet churchyard close to the scenes of his many labours—the gravestone is against the wall that separates the churchyard from the manse garden.

Carlyle, who was so often at the manse, wrote to one of Dr Duncan's sons to express his sympathy.

ALBANY, GUILFORD,
18th March, '46.

MY DEAR GEORGE JOHN,—I trust that my mother's answer to Jas. M'Murdo's communication of your beloved and honoured father's sudden, but peaceful removal, would

be held by those on the spot as mine also. But although very much occupied at present, I cannot but snatch a spare minute to express to yourself how truly and deeply I feel his loss. Long as I had been separated from him by place, I had ever cherished towards him an almost filial feeling which was, however, no adequate requital of the truly paternal kindness he showed me for many years, at that period of life when I most needed such an adviser and encouraging friend. Pray communicate to Wallace and Barbara, if they remember me now at all, this expression of my regard for your father's memory, whom I hope yet to see in the glory of our common Lord, when God shall be all in all.—Ever very affectionately yours,

THOMAS CARLYLE.

It was a fitting end to a long and useful life. He died at his post. His memory still lives in the hearts of the people at Ruthwell—his love for mankind, his indulgence towards poor suffering humanity, his whole personality breathed forth a spirit of love towards all men. His tombstone records how he was "distinguished through life by many gifts and graces," how "his

last years were his best," and "death found him a tried soldier of the Cross, cheerfully enduring hardness and contending earnestly."

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